

ANNUAL REPORT OF THE  
COMMISSIONERS OF THE  
DISTRICT OF COLUMBIA  
YEAR ENDED JUNE 30, 1916

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Vol. V  
REPORT OF THE DEPARTMENT  
OF INSURANCE

—  
BUSINESS OF 1915  
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SUPERINTENDENT OF INSURANCE  
WASHINGTON, D. C.



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## REPORT OF SUPERINTENDENT OF INSURANCE.

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DEPARTMENT OF INSURANCE,  
*Washington, D. C., August 1, 1916.*

GENTLEMEN: I submit herewith the report of the department of insurance for the calendar year 1915, my second as superintendent.

A total of 254 companies and associations were licensed to write insurance in the District during the year. They collected total premiums of \$7,560,515.39 and paid total losses amounting to \$3,194,853.05.

The people of the District of Columbia are well insured. They carry more life insurance per capita than the people of any State or Territory in the Union—an average of \$380 for every man, woman, and child in the District.

The total number of life insurance policies alone, including industrials, is 361,525, a number nearly equal to the number of residents in the District.

The people of Washington pay more in insurance premiums annually than they do in taxes. But our insurance is simply a part of the great insurance business of the country, and the insurance problems which confront us here are practically the same as those which are demanding attention in other States. In order that the problems pressing for solution here, as elsewhere, may be solved they must be first clearly and generally understood. In the hope of helping toward that understanding, I venture some observation on the extent, character, and history of insurance, especially in relation to its official supervision by the state.

Most of the literature on insurance is technical. It is mostly written by men in the business for men in the business, and is restricted in viewpoint, giving little attention to the broader social aspects of the business. For this reason insurance literature is of slight interest to the general public. Supervising officials, however, should study insurance from the public standpoint and study primarily its social and economic aspect.

The extent of insurance in the United States is amazing. There are over 40,000,000 policies in what are called old-line or legal-reserve life companies, which insure the lives of policyholders for more than \$22,000,000,000.

There are over 7,000,000 certificates in the fraternal associations, carrying death benefits of nearly \$9,000,000,000. Stipulated premium companies and business associations will carry the total life risks on the people of the United States to quite \$33,000,000,000. This amount is equal to one-sixth of the entire estimated wealth of the country, and is more than 50 per cent greater than the entire estimated wealth of the United States in 1860. The amount of life insurance carried by the people of the United States is twice as great as that reported in the whole of Europe, including Great Britain, together with China and Japan.

The fire insurance written by the larger United States and foreign stock companies totals \$58,000,000,000 insurance in force in addition to which mutuals, manufacturers' mutuals, and Lloyds' carry an amount which easily brings the total fire risks carried to in excess of \$60,000,000,000, or an amount equal to about one-third of our estimated national wealth.

It is safe to put the life premiums paid, during 1915 in the United States, at \$850,000,000, and the fire premiums paid at \$600,000,000. The relative importance of life and fire to other forms of insurance is seen from the fact that the total premiums paid for burglary, credit, fidelity and surety, health, liability, plate glass, steam boiler, sprinkler, and personal accident, all combined, hardly exceed \$125,000,000.

From these figures we gather an idea of the importance of insurance, which is increased by a consideration of it as an essential factor in our scheme of life. Each premium paid is a tiny strand in the great fabric of insurance which covers this land from end to end with its ægis of protection against misfortune.

In this vast insurance system America makes the greatest voluntary cooperative effort to rob fire, accident, flood, tornado, hail, sickness, and even death of their terror which mankind has ever made in one nation and at one time.

The broadest and most comprehensive definition of insurance shows its social character:

Insurance is a provision made by a group of persons, each, singly in danger of some loss, the incidence of which can not be foreseen, that when such loss shall occur to any of them it shall be distributed over the whole group. Its essential elements are foresight and cooperation; the former the special distinction of civilized man, the latter the means of social progress.

Insurance has firmly established itself in the social order. It is an integral and indispensable element of all modern business enterprise and it has a social and economic function of great importance.

Before discussing some of the wider aspects of insurance in their relation to the problems of State supervision, and in order that the problems of to-day may be better understood, a brief survey of the history of insurance is necessary.

Insurance, as we know it to-day, is preeminently a modern institution. Some two centuries ago it had begun to influence trade but the mass of civilized men had no conception of its meaning.

Its general application and acceptance began with the first half of the nineteenth century and its commercial and social importance has multiplied a hundredfold within living memory.

It has done more than all gifts of impulsive charity to establish a sense of human brotherhood and a common interest. It has done more than all repressive legislation to destroy the gambling spirit. But although insurance, as we know it, is a product of the modern world, to discover its beginning we must go back to the earliest stages of recorded history. The development of insurance is not a matter for definite dates. It is a slow growth like all social institutions. But in its long history two great periods may be discerned.

First, the period of experimentation, and second, that of scientific exactness. During this first period whenever we find a developed society we find men trying a variety of expedients for meeting the difficulties which insurance attempts to overcome. They were groping more or less blindly toward what we now know as insurance.

There is no date that can be set down as marking the beginning of insurance but the student of economic history can have little doubt that a primitive form of marine insurance existed in the earliest commercial States of the Mediterranean, in Phoenicia, Carthage, Greece, and her colonies. One thousand years before Christ the Rhodian sea law, of which part of the original text is preserved and made accessible in the great work of Ashburner, laid down the fundamental principle of contribution which underlies all insurance. The Rhodian sea law is found in the Justinian Code (A. D. 533). This law was first quoted in an American admiralty decision in 1795, in the case of *Thompson, Jacobsen, and others v. The ship Catherina*, and thus made to apply as a ruling principle in American admiralty law, which may be said to govern the construction of all marine contracts.

The same practices of marine insurance found in Phoenicia, Carthage, and Greece seem to have prevailed in the Roman Empire, and it was in Rome that we find the earliest beginnings of life insurance. Two main developments in this connection are to be noticed; first were the "Latin Collegia," and second, the practice of purchasing annuities. The collegium had features like those of a modern burial society. It was a society receiving regular payments from its members for the purpose of providing an elaborate ceremonial burial.

The purchase of annuities was developed during the early days of the Empire because of certain changes in the laws of inheritance. In the early period of this practice the amount of the payments were obtained by guesswork, but later several attempts were made to construct mortality tables. The most notable of these were the tables of Ulpian, a Roman jurist (A. D. 364). This is the first known measure of life annuity values graduated with reference to age. Ulpian was a great lawyer and an eminent contributor to the Justinian Code. In this code were incorporated chapters dealing with annuities. It is not known where the information for these tables was obtained but their agreement with the results of modern research is surprising and these tables were the most accurate and useful in existence until the close of the seventeenth century.

With the downfall of Rome and the isolation of the eastern Empire a great deal of what had been done in insurance as well as along many other lines of human endeavor was lost. Medieval Europe went through practically the same course of development that the ancient world exhibited. The practice of marine loans developed among the commercial and maritime states of Europe at a very early date, governed, as has been noticed, largely by the Rhodian sea law.

Marine insurance during the early part of the sixteenth century attained to such proportions that a more or less drastic form of government regulation of insurance practices became necessary.

Its importance is evidenced by the increasing consideration it received from writers on commercial law and practice. The most notable instance of this is the great work of Malynes, published in 1622, *The Lex Mercatoria*. This was a codification and commentary on the body of commercial law and practice which had developed during the Middle Ages, known as the Law Merchant. Malynes discussed insurance at some length, clearly recognizing its economic importance.

Marine insurance had its origin in Italy, particularly Lombardy and Florence. Through Italian merchants and navigators the practice of insurance was carried to England, the Low Countries, and northern Germany.

The earliest existing insurance contract in England bears the date of 1547, a large portion of which is in the Italian language. We see in medieval Europe the priority in development of marine insurance. This is natural. Insurance was born out of the mystery of the sea and the romance of early commerce.

It is notable that Shakespeare puts into the mouths of his characters in *The Merchant of Venice* an expression of the psychology which gave birth to marine insurance and through it to other forms of insurance.

SALARINO (talking with "The Merchant of Venice"):

Your mind is tossing on the ocean,  
There, where your argosies with portly sail,  
Like signiors and rich burghers of the flood,  
Or, as it were, the pageants of the sea,  
Do overpeer the petty traffickers,  
That curtsy to them, do them reverence,  
As they fly by them with their woven wings.

SALANIO. Believe me, sir, had I such venture forth,  
The better part of my affections would  
Be with my hopes abroad. I should be still  
Plucking the grass, to know where sits the wind,  
Peering in maps for ports and piers and roads;  
And every object that might make me fear  
Misfortune to my ventures, out of doubt  
Would make me sad.

SALARINO. My wind cooling my broth  
Would blow me to an ague, when I thought  
What harm a wind too great might do at sea.  
I should not see the sandy hour-glass run,  
But I should think of shallows and of flats,  
And see my wealthy *Andrew* dock'd in sand,  
Vailing her high-top lower than her ribs  
To kiss her burial. Should I go to church  
And see the holy edifice of stone,  
And not bethink me straight of dangerous rocks,  
Which touching but my gentle vessel's side,  
Would scatter all her spices on the stream,  
Enrobe the roaring waters with my silks,  
And, in a word, but even now worth this,  
And now worth nothing? Shall I have the thought  
To think on this, and shall I lack the thought  
That such a thing bechanced would make me sad?

This was always the state of mind of the merchant whose ships sailed out into the unknown sea or to the distant parts when there was no telegraph, no organized mail system, in fact no communication, and for weeks a man never knew whether his ship was coming back to port or had already gone to the bottom.

Under these conditions men were willing to pay their captains a large percentage of the total cargo if they were guaranteed the safe return of the ship.

Marine insurance development in England centers about the institution known as Lloyds'. The story of Lloyds' old coffee house, where ship captains and owners and those interested in commercial ventures were wont to meet, has become one of the most familiar

of all in the history of the business. The very word "underwriter," since applied to all engaged in the insurance business, originated here from the custom of each insurer signing his name beneath the contract, giving the name of the vessel, the value insured, and the premium to be paid.

Lombard Street, to which Lloyds' was moved in 1692 from Tower Street, derived its name from the Italians who lived there. They came largely from Lombardy and Italians were, in those days in London, called Lombards. The history of Lloyds' is, in large measure, the history of marine insurance.

The laws of Oleron and Wisbuy (A. D. 1266) provided for a compulsory sickness provision for mariners. Oleron is a small island off the coast of France. The laws of Oleron were first published in 1542, but they apparently date back to an early part of the thirteenth century. They established the principle of care and protection of seamen in sickness and distress. It was following the provision of this law, the Hanseatic laws and the sea laws of the Low Countries, which established compulsory sickness provision for seamen as the universal rule of maritime nations, and acting upon this principle the United States Congress in 1798 established the United States Marine Hospital Service on the basis of compulsory deduction from seamen's wages.

The purchase of annuities seems to have been practiced in the fourteenth and fifteenth centuries. But the distinctively new development in life insurance, contributed by the Middle Ages, was the insurance feature of the guilds. The origin of guilds is uncertain, but their principal functions were to regulate the industrial and commercial practices of their members and to protect them from the interference or oppression of the nobility. They soon developed the idea of various benefit payments. At first these were confined to the payment of the fines of members. The laws regulating industrial practices, toward the end of the feudal régime, were very minute and restrictive. The slightest infringement was always punishable by fine, so that the payment of these fines became an important matter to medieval tradesmen. Later, as a natural development, the idea of paying sums to widows and children of members on their death was instituted.

But there were two great obstacles to the development of life insurance in Europe in the Middle Ages.

First was the widespread prejudice against "putting a premium on murder," as life insurance was then called, and in that violent and turbulent time such a view was not unjustified. There was little doubt that a great many beneficiaries would not have hesitated at all to kill or bring about the death of the insured. The history of the House of Borgia well illustrates the moral standards that were then all too prevalent.

The second obstacle was the uncertainty of life; war, violence, pestilence, famine, and general social disorder made life a lottery. Moreover, the spirit of cooperation, which is the essential feature of insurance, was weak. This spirit of cooperation grows with the development of social order and stable government. Again, there were no records of any statistical value, resulting from this lack of social order, so that the scientific basis for the establishment of life insurance was wanting.

We find insurance development following social, political, and economic changes, which one by one removed these obstacles and brought about more favorable conditions.

The transition in insurance from the period of experimentation to the period of scientific exactness took place in England, and it is significant to note that here, earlier than anywhere else in Europe, security of life and property was developed. This, together with increasing intelligence and more accurate records, gave the conditions essential to modern insurance.

Among the first steps toward a definite basis for life insurance we may note the publication of the London Mortality Bills in 1593. The publication of these bills was not due to any interest in mortality statistics as such, but they were issued to reassure the citizens of London that the danger from the plague had decreased. At that time there was considerable anxiety felt as to the possibility of a recurrence of the great plague which had swept Europe during the Middle Ages. These London Mortality Bills showed the causes of the deaths in London for the purpose of proving that deaths from plague were practically negligible. These bills have been published continuously since the year 1603. The first man to see the value of this information was a certain John Graunt, of London. In 1661 he published his *Natural and Political Observations on the Bills of Mortality*. This work indicated some appreciation of the proper method of dealing with these facts and contained some crude tables. With the development of mathematical science and the increase of statistical information, the problems of mortality statistics began to attract increasing interest in scientific circles. The most important result of this was the work of the famous mathematician and astronomer, Dr. Edmund Halley. Among other distinctions his discovery of Halley's comet is the one giving him the greatest popular fame. In 1693 he submitted to the Royal Society a study of *The Degrees of Mortality of Mankind*. This study contained tables, much in the form in which they are prepared to-day, showing expectancy of life for various ages. Dr. Halley had great difficulty in securing statistics that were of any value, as at that time the English parish records did not contain the ages at death, and these were indispensable to the preparation of the tables. Dr. Halley made a long and arduous search for records containing this information. He finally found such facts in the records of the city of Breslau in Silesia and from these he prepared the Breslau Tables. He succeeded in obtaining the registers for five years—6,193 births and 5,869 deaths. Arranging the results in three parallel columns, showing in successive lines the age, the number living at that age, and the number of deaths during the year, he formed the first mortality table. The arrangement was itself a discovery, exhibiting at a glance the essential data for valuing life risks and suggesting a solution for problems which had puzzled the ablest students.

His work, however, attracted little attention outside of scientific circles, and it was nearly a hundred years before these and similar calculations were utilized in the insurance business. In Holland John De Witt, grand pensionary of Holland and one of the foremost statesmen of the period, published his *Observations on Life Annuities*. Translated by Robert Gibbons Barnwell, United States consul in

Amsterdam in 1856, and published in New York in that year, the treatise by De Witt laid emphasis on the importance of strict conformity to the law of mortality in the calculations of premiums for insurance and the required consideration in life-insurance finance of the principles of compound interest. De Witt was followed by other eminent Hollanders, who contributed much toward the theory of life contingencies. The date of this development in Holland was approximately 1671.

The importance of this early recognition of the foundation principles of life insurance can not be emphasized too strongly, and it will be found to have a significant bearing on certain pressing modern insurance problems.

The first insurance organization, in any modern sense, which we can point to is the English Amicable Society, organized in 1706, although the Friendly Societies had been organized earlier.

All of these were a direct outgrowth of the insurance features of the medieval guilds which have already been discussed. The guilds were suppressed under Henry VIII, but the main elements of their insurance features were preserved in such societies as the Amicable. This society and many others like it, which developed about this time, were mutual organizations, paying sickness and death benefits.

A mathematician named Simpson, about the year 1742, applied the theory of probabilities, which is the basis of modern actuarial science, to the experience accumulated in the London Mortality Bills, but the insurance business was not firmly established on a scientific basis until the year 1762. In that year the Equitable Assurance Co. was organized. Some years later, in 1780, they employed Dr. Richard Price to prepare for them a set of mortality tables showing the expectancy of life at various ages. He used the parish records of Northampton and produced the Northampton Mortality Tables, which were used for a long time in England and in this country until as late as 1837.

From this time on insurance enters its modern period of development. Several companies, similar to the Equitable, were organized in London. The business of life insurance became firmly established in England and has developed steadily, although it has never there attained the development it has in the United States. So the transition from the period of experimentation to that of scientific exactness was achieved in England.

There are records, as early as 1635, indicating attempts to provide indemnity from loss by fire in London, but they assumed no definite practicable shape.

The great London fire of 1666 is the date we may definitely set as the beginning of a system of fire insurance in the modern world.

This fire commenced September 2, 1666, and lasted five days; 13,200 houses were destroyed.

Evelyn says that after this fire he saw "many without a rag or any necessary utensils who, from delicateness, riches, and easy accommodations in stately and well-furnished houses, were now reduced to extremest misery and poverty." Two hundred thousand people are said to have suffered loss directly by this great fire.

Following this fire, in 1667, Nicholas Barbon, a son of the noted "Praise God" Barebones of the Cromwellian Parliament, a builder,

opened an office to insure buildings against the ravages of fire. In 1680 he with others formed a partnership for the purpose called the Fire Office.

The city council of London undertook insurance against fire in 1681, but because of great opposition from the Fire Office of Barbon, and because of attacks through the courts questioning the power of the city to do such a business, this scheme was abandoned in 1683.

All the concerns engaging in fire insurance up to 1706 only insured dwellings or buildings. In 1706 an underwriter from Lloyds's coffee house undertook to insure stocks of goods. In 1710 he founded the Sun Fire Office, which is still doing business.

With this general outline of the historical development of insurance in Europe as a basis we can consider in more detail its development in the United States.

In its main outline the history of insurance in this country has duplicated that of Europe, but I think we can distinguish principally six periods:

First. The period of origins, ending about 1820

Second. The period of commercial development of fire insurance, from about 1820 to 1835

Third. The development of life and fire business, characterized by the mutual type of organization, from 1835 to 1870.

Fourth. The period of 10 years from 1870 to 1880, a period of collapse marked by many failures and the disclosure of scandalous mismanagement.

Fifth. From 1880 until 1905 we find a period of expansion and growth marked by scientific, technical development and extension of business organization.

Sixth. From 1905 until the present time we have a period of minute State regulation and supervision, which was inaugurated by the investigation of the big New York companies in 1905.

As has been indicated there was no real business of insurance in this country until about 1820, but the early attempts of various kinds are an interesting subject for investigation. It is a noteworthy circumstance that practically all of these early attempts at organized mutual assistance were in the city of Philadelphia, the "City of Brotherly Love." The first fire insurance company was organized by Benjamin Franklin in 1752; its business was strictly local, and it was called The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire. It was organized somewhat on a mutual plan. Each policy was for seven years, and each member deposited with the company a sum of money proportionate to the amount of his insurance at the beginning of the period. This money and the interest which it accumulated belonged to the company, and constituted the funds out of which losses and expenses were paid. Each member was further liable for an amount equal to half of his original deposit, but no annual premium was required.

It was in Philadelphia that we find the earliest record of an insurance war. In 1783 a house which had been insured in Franklin's company caught fire from a shade tree which stood in front of the house and burned to the ground. The company refused to pay the loss, and refused thereafter to insure any house surrounded by shade trees. So under the natural workings of the law of competition a new company was organized in 1784 to insure houses surrounded by shade trees.

Its official emblem was the "green tree," and a considerable rivalry existed between these two companies for a number of years. This idea of local fire insurance companies grew in the coast cities, and by



1800 there were 19 such companies doing business in the United States.

The earliest life insurance organization was the Presbyterian Ministers' Fund, established in the city of Philadelphia in 1759. This was followed in 1769 by the establishment of the Corporation for the Help of Widows and Children of Clergymen in the Communion of the Church of England in America. These were both projects for the payment of annuities.

The first company organized for doing marine insurance business was the Insurance Co. of North America, organized in Philadelphia in 1794. Most of the marine business and a great deal of the fire business during this time was done by London companies, Lloyds's and the Phoenix Co. largely.

The war of 1812 gave the first stimulus to the development of extensive insurance business in this country. The prejudice against everything English which naturally developed at that time led to the exclusion of foreign insurance companies. This was done first by the State of New York, and soon followed by several other States. The next step, which was really the outgrowth of this, was the development of the first national insurance organization, or agency system, by the Aetna of Hartford in the year 1819. Before this time, as we have noticed, all of the fire insurance business had been local, but the organizers of the Aetna worked out the idea of a national insurance company, and developed it very successfully. The Hartford company, which had been organized somewhat earlier, at once took up the idea. These two companies developed national insurance organizations with considerable success, and from about 1820 on this led to a steady growth of fire insurance companies.

About 1830 the success of these companies led to the organization of a number of life insurance companies. All of these organizations were joint stock companies and operated on a very unscientific plan. The worst feature of their management was the inadequacy of the surplus that they carried. The difference between annual income and annual loss, most of which should have gone into the surplus, was foolishly expended in extravagance and unreasonably large dividends. It is stated that stockholders in some of these companies received back the amount they had invested in the stock in dividends every four years.

The profit in the fire insurance business encouraged an increase in the number of companies, but the whole system was unsound and it wanted only a big loss to cause the whole system to collapse. That was just what did occur in the great fire of December 16, 1835, which I think a student of American insurance history can not but regard as one of its most significant events. This fire began late in the afternoon of December 16, and by December 17 had destroyed practically the whole of lower New York from Wall Street down. There was a loss of \$15,000,000. Considering the size of the city at that time, this was very serious.

The fire insurance companies were utterly unable to pay the losses. Twenty-three insurance companies in New York were wiped out and there were a number of failures all through the country. This gave a startling revelation of the unsoundness of the existing insurance business. This great fire had two very important consequences. First was that it led to serious study of means of fire pre-

vention and the improvement of those means through the efforts of the fire companies. It was due to this fire more than to any other one thing that steam fire engines and paid city fire departments were instituted in this country. The fire insurance companies of New York had a steam fire engine built for them in 1840, and from the widespread agitation paid fire departments were secured in a number of the larger cities. The first of these was organized in New York City in 1839. Another change was wrought by the fire underwriters by means of preferential rates according to the combustible character of buildings.

The second consequence of this fire was a change in the form of organization of fire insurance companies in this country. Previous to 1835 the joint stock companies had enjoyed the highest degree of public confidence. Trust funds were invested in their stock and they were generally regarded as thoroughly sound, but so complete was the failure to meet the losses of the fire of 1835 that a severe reaction against them set in. This led to the organization of a great number of mutual companies. Twenty-five mutual fire insurance companies were organized in 1836. The idea spread rapidly over the whole country. Little attention was paid to the organization of finances of these companies, just so they were mutual they were considered to be all right. As a natural result the system grew so rapidly that it was unsound. Many of the companies were pure swindling schemes, but this system, unsound though it was, managed to maintain itself for about 20 years. Probably the most important effect of this change in the organization of the fire companies was its effect on life companies. In that field it led to the introduction of the mutual form of organization and there it has met with its greatest success.

In the period from 1840 to 1847 six big mutual companies were organized and it is these that have made this form of organization so successful in the life insurance business. They were the Mutual Insurance Co. of New York, the New England Mutual, the Nautilus, the State Mutual Life of Worcester, the Mutual Benefit Life Insurance Co. of Newark (N. J.), and the Connecticut Mutual. So it is from about the year 1850 that the extensive development of life insurance dates. By this time all of these companies were established on a sound basis and were doing business all over the country.

The mutual fire insurance companies, so many of which had been organized right after the great fire of 1835, collapsed about this time. It was the failure of the mutual fire insurance companies which first brought the attention of State legislators to the matter of State control, and in 1855 the first State department of insurance was instituted in the State of Massachusetts. This movement, however, did not communicate itself rapidly to many other States and did not become of national importance until about 1870. But the foundation for the whole business of State supervision was laid in the work of the Massachusetts department under the direction of that most remarkable man, Elizur Wright. Previous to this time, in accord with the general laissez faire policy of the Government, all regulation of insurance had been perfunctory and no attempt had been made to undertake a scientific study of control of the insurance business. This, as has been seen, resulted in a great deal of unsound organization and an unnecessarily large number of failures. These evils

were prevalent until about 1880, but it was the work of Elizur Wright, slow though it was in communicating itself to other States, that has made possible the remarkable growth and development of the insurance business in the United States. Wright insisted upon three great principles. He demanded that every company establish a legal reserve, that it introduce a cash-surrender value principle, and that the company pay annual cash dividends. He fought untiringly against the most bitter opposition for these three principles. He secured an act of the legislature in 1858 which established the legal reserve (and this granted the payment of loans). Previous to this time no surrender values had been allowed on life insurance policies.

Wright, on a visit to England when about 22 years old, witnessed in an auction room the sale of insurance policies held by old and indigent people who could not pay their premiums.

There was no cash value, no loan value, and when the insured was unable to continue making the payments the policy was forfeited. This led to the auctioning off of policies in the auction room by those who could not keep up their payments. The speculators calculated on the probable length of life and bid the policy in, thus giving the assured a small cash payment. This exhibition disgusted young Wright, filled him with indignation, and nerved him for the long fight which he made in Massachusetts which ended by establishing the principle of cash surrender values.

Something of the character of life insurance in England about this time is preserved to us in literature by Dickens in *Martin Chuzzlewit*, where he described the delusive splendor of the Anglo-Bengalee Disinterested Loan and Life Insurance Co. The wealth of frescoes, the shining mahogany furniture, the velvet curtains, the word "Anglo-Bengalee" embroidered and painted everywhere, even engraved on the shining brass coal scuttle, and the great African porter in flashing red waistcoat, opening the carriage door and shouting to the crowd passing, "Make way! Gentlemen, make way! for the chairman of the Board of the Anglo-Bengalee Disinterested Loan and Life Insurance Co."

If the premium payments were allowed to lapse, the policyholder forfeited the whole amount that he had paid to the company. This practice led to the greatest extravagance in the management of the company, because they felt that over and above the nominal premium income there would always be a large amount they could count on from forfeited policies. Wright saw the injustice of this practice and finally, in 1861, secured the passage of a bill establishing a cash-surrender value for every policy where the premiums had been paid. The other thing which he fought for was the matter of annual cash dividends. It had been the universal practice among insurance companies, before this time, to pay dividends once every five years and instead of paying them in cash, to pay them in paid-up insurance. The practice of forfeiting policies, which was then prevalent, made it possible for them to count on the forfeiture of a large part of these dividend policies and so, in fact, a great many of the dividends were never really paid. This was another cause contributing to the extravagance in the management of the companies. In 1866, through the efforts of Wright, the Massachusetts Legislature passed a law providing that insurance companies pay only annual cash dividends.

It is these three principles which have made American insurance the soundest system of its kind in the world, and it is only to be regretted that they were not sooner adopted by the whole country, but it was just at this time that the Civil War diverted men's attention from the affairs of business and left such business as there was to practically run itself. But immediately after the war and, in fact, even during the last years of it, there was a tremendous increase in the amount of life insurance business. This decade from 1860 to 1870 was marked by the great, although basically unsound, growth of the life insurance business. In 1860 there were 60,000 policies for \$180,000,000 of insurance in force. In the year 1870 there were 839,226 policies in force for \$2,226,847,000, and although the system enjoyed the greatest prosperity it was not possible that it could long endure. The management was too extravagant and no scientifically accurate calculation of reserves was made. Although the companies were run on the level premium plan the premiums were spent as they came in, only small and inadequate amounts being set aside toward a reserve fund. Failure was inevitable and so from 1870 to 1880 we find the greatest period of collapses which the American insurance business has ever witnessed. The first big failure was that of the Great Western Mutual of New York, which occurred in 1870; numerous failures then occurred all over the country. Within 10 years the amount of insurance in force decreased by about 33 per cent. In 1870 there was \$2,226,847,000 in force; by 1880 it had decreased to \$1,602,375,175. It was at this time that the idea of supervision became firmly established.

The decade from 1870 to 1880 was one of many failures and shockingly scandalous revelations of the grossest mismanagement.

In May, 1871, the first convention of officials of old-line life companies was held, and we read in the official report of the discussion on "the best methods of dealing with insolvent companies" (pp. 18, 19):

There was an unanimous conviction that the situation at that time under the existing inflation of values had a dangerous aspect, but where or how soon the wrecks were to begin no one dared predict.

The 10 years immediately following must be accounted the most trying period in the history of American life insurance.

Forty-six companies ceased doing business in New York, and of these only 4 reinsured in companies that remained solvent, and only 10 paid their liabilities in full. The total loss to policyholders was in the neighborhood of \$35,000,000.

The following are the principal ones, and their plight is worth noting:

Company.	Cash liabilities.	Loss to policyholders
Continental .....	\$4,821,048	\$3,476,982
Globe .....	3,268,000	1,347,000
Guardian .....	1,727,000	1,351,000
Knickbocker .....	3,065,000	2,380,000
North American .....	2,923,000	1,935,000
Security, Life & Annuity .....	2,774,000	2,215,000
Universal .....	3,835,000	2,019,000
12 smaller companies .....	3,825,000	2,019,000
New Jersey Mutual, New Jersey .....	1,006,085	965,161
Piedmont and Arlington, Virginia .....	822,000	769,000
Republic, Illinois .....	1,100,000	754,000
Columbia, Missouri .....	2,824,169	2,574,919
Charter Oak, Connecticut .....	8,491,387	7,937,915

The Charter Oak easily carried off the prize for insolvency, paying back to its members only \$553,472 out of \$8,491,387, or about 6½ per cent of its cash liabilities. The result of these disastrous failures was what would naturally be expected. In 1870 the income of companies doing business in New York was \$105,000,000; in 1879 it was only \$76,000,000. In 1870 the new insurance written was \$558,000,000, and in 1879 this had dropped to \$168,000,000.

Also the idea of the need of solvency was startlingly impressed on the country in 1871 by the great Chicago fire and the failure of 64 fire insurance companies immediately afterwards. This resulted in focusing the attention of lawmakers on solvency, especially in life insurance, and we can readily see that solvency seemed to be the one greatest need.

These failures had revealed the grossest mismanagement. The remedy was seen to be strict State supervision. Examinations which were undertaken revealed the greatest unsoundness in the affairs of the insurance companies. Many of them were forced out of business. It was at this time also that the three principles that Elizur Wright had already instituted in Massachusetts received general recognition. By 1880 the ground was pretty well cleared, and such companies as were still in existence were upon a sound financial and business basis. Thereafter the State saw to it that a high standard of solvency was maintained and with 1880 there begins a new period of technical development and extensive business organization in the history of American insurance. During this time several of the largest companies in the country were organized, among them the Equitable, the Prudential, and the New York Life Insurance Co.

Although the insurance business during this period was marked by a very great growth there were some significant changes in the methods of doing business. The development of the agency system led to a great increase in the cost of securing new business and in the expenses of management, but, on the whole, this period can not but be regarded as one of sound growth and progress.

This period terminated in the year 1905. By this time the expenses of management had increased out of all proportion to the amount of business, and investigation of some of the big New York companies revealed some startling facts. It was at this time that we see the beginning of the period in which we now find ourselves, which may be best referred to as that of minute State regulation. The facts in regard to management of insurance companies which were revealed in the New York investigations in 1905 have led to the most detailed regulation of insurance business by the various States. Practically every State in the Union now has an insurance department; every State has an extensive system of laws regulating the organization and operation of insurance companies; frequent examinations and various forms of taxation are the rule.

In the last 10 years the insurance business has been regulated as it never has been before in its whole history and probably more minutely regulated than any other business of equal importance.

This brief review of the development of insurance is an indispensable preliminary to an examination of the outstanding insurance problems of to-day. It is indispensable because these problems are the result of certain historical conditions and are understandable only in rela-

tion to them, and, further, a consideration of their historical background offers valuable suggestions as to their solution.

As State supervision undertakes more and more far-reaching regulation, as it imposes greater burdens on the insurance companies in increasing taxation, it assumes greater responsibility, not only to render increasingly effective day-by-day service to the people and to the companies but also to take some part in studying and guiding the broader developments of insurance, in defining its social and economic functions and in offering constructive suggestions whenever a careful study reveals that insurance, as it exists to-day, is failing to properly fulfill those functions. It is these failures to live up to its possibilities, to do effectively that which it is designed to do, that constitute the significant modern insurance problems. Some of these I propose to consider in this report.

The most general fact that appears in the history of insurance is that its development presents a progressive attack on uncertainty in human affairs. In various ways men have cooperated—at first blindly and later understandingly—to enable the individual to provide against losses of uncertain incidence.

Unquestionably the most successful of these efforts has been in the direction of provision against death. Life insurance, judged by the amount of premiums collected annually, or any other criterion, is to-day the most important form of insurance, and it is certainly conducted, from the standpoint of the supervising departments, most satisfactorily. The historical explanation of this undoubtedty is to be found in its early alliance with a scientific calculation of its risks. The Breslau and Northampton Mortality Tables, which were used by the earliest eighteenth century life insurance companies, offered a scientific and careful analysis of experience as the basis for the calculation of life risks. This early alliance has been continued and developed. It offered a foundation for the work of Elizur Wright in Massachusetts, which was later extended to other States and has formed one of the principal bases for the extraordinary success of life insurance in this country. Since his time every legal reserve life insurance contract has been backed up by a reserve calculated on the basis of the risk assumed. Life insurance has been eminently successful in doing what it is intended to do, and this reserve system is one of the principal reasons for its success.

Next in importance, measured by annual premiums collected as well as by its general social and economic functions, is the fire insurance business, but it presents a great contrast with the satisfactoriness of life insurance. The fire business is not doing its work satisfactorily, and it to-day presents one of the principal larger problems in the insurance field.

The fire insurance problem of the United States is to-day one of the most difficult and unsatisfactory ones before the insurance departments of this country.

One student of the situation says:

For some 200 years fire insurance has been a laggard in its development. I think I am justified in saying that no business of such great proportions and such universal benefit and of such general necessity has progressed to system and perfection more slowly. It is almost incredible that a business of such immense proportions and importance, engaged in by many of the ablest, most earnest, and energetic men of this country and Europe, remains so long a game of guess and chance.

In State after State conflicts and difficulties have arisen, which in several instances have resulted in the withdrawal or the threatened withdrawal of the large majority of the stock fire companies from the State.

Fire rates have, in almost every instance, been the cause of the agitation and the source of the difficulty. This agitation and dissatisfaction indicates a deep underlying evil.

The evidences of this unsatisfactory situation in the fire insurance business are not far to seek. The most striking of these is found in the number of fire insurance companies that have failed since 1880.

A list prepared by this department from State reports and other authentic sources shows that since that year 1,703 stock and mutual fire insurance companies have failed, liquidated, or reinsured.

I quote a table prepared by Prof. Robert Riegel, of the University of Pennsylvania, showing in detail some other striking figures in regard to fire insurance failures.

Companies organized during 1885-1909, 165. Total original capitalization, \$32,931,760. New York, 40, Illinois, 15; Iowa, 13; Pennsylvania, 11, Texas, 8; Minnesota, 7, Maryland, 5; Colorado, 4, Missouri, North Carolina, Ohio, Washington, and Wisconsin, 4 each, Indiana, Massachusetts, North Dakota, Nebraska, New Jersey, and Virginia, 3 each; District of Columbia, Kansas, Kentucky, New Hampshire, and South Dakota, 2 each, and Alabama, Arkansas, California, Connecticut, Delaware, Florida, Georgia, Louisiana, Michigan, Oklahoma, Rhode Island, South Carolina, Tennessee, and West Virginia, 1 each.

During the same period 140 other companies ceased business.

New York statistics also show that companies do not increase much—121 companies admitted to business in 1884, 129 in 1909.

Of the 165 companies mentioned 83 reinsured and retired, 6 retired without reinsurance, 19 failed, 18 were absorbed or merged, total 126, leaving only 39 of the original 165 in existence.

In 1906, 19 companies disappeared, in 1905, 13; 1897, 11; in 1896, 10, in 1903, 10; in 1895, 7, in 1898, 9; in 1901, 6; in 1904, 8.

Period 1903-1907 shows heaviest mortality—52 companies disappeared.

Of the companies which died, 8 had 1 year of life, 16 had 2 years, 14 had 3 years, 15 had 4 years, 9 had 5 years, 17 had 6 years, 13 had 7 years.

Of those surviving more than seven years, not more than one a year died thereafter.

Of the 39 survivors above mentioned, however, 4 were reorganizations of older companies, 6 were subsidiaries or allies of older companies, 6 are now transacting purely a local business, 2 engage now in only particular classes of business. One insures only breweries.

A table covering stock companies of the State of New York from January 1, 1871, to January 1, 1912, shows that there were engaged in business January 1, 1871, 105 stock insurance companies; that there were organized in New York State between January 1, 1871, and January 1, 1912, 81 additional companies. Of the 105 in business in 1871, only 20 still survived, and of the 81 companies organized after January 1, 1871, only 24 were still in business January 1, 1912. That is, out of a total of 186 stock fire companies in New York January 1, 1871, and organized since, only 44 were surviving and doing business on January 1, 1912. The 142 companies which failed or went out of business had a total capital of about \$30,000,000.

There is something fundamentally wrong with a business that shows such a high mortality among the companies engaging in it.

Further evidence of the general dissatisfaction with the present condition of fire insurance lies in the numerous State investigations into all aspects of the business which have been undertaken during the last 10 years and which resulted from widespread public dissatisfaction.

Among these may be mentioned the Illinois fire insurance commission, created in 1909; the joint committee of the senate and assembly of New York State, known as the Merritt legislative investigating committee, created in 1910; the Wisconsin legislative fire insurance investigating committee, created in 1911; the Missouri commission, appointed in 1913; the Ohio commission, appointed in 1913 to investigate the condition of fire insurance rates in Ohio; New Jersey commission, appointed in 1913, appointing a committee of the State legislature to make an investigation of the fire insurance rates and practices in that State; the North Carolina fire insurance investigating committee, appointed in 1913; the Pennsylvania Legislature appointed a joint legislative commission the same year; the Kentucky commission was appointed in 1914.

In the very interesting epitome made of the reports of these State investigating commissions by Hon. Emory H. English, he says:

A man eminent in fire insurance circles in the United States recently observed: "The fire insurance business is being made over, partly by us, partly for us." The accuracy of his statement must be recognized. Likewise the frank acknowledgment that an influence outside the business itself is potential in shaping its future.

Recent legislation enacted in a large number of States authorizes the operation of rate-making bureaus and the supervision of same by insurance departments. In some of those States antidiscrimination statutes are in force, while in others the insurance commissioner has also been clothed with a degree of authority over rates, with power to fix and order a rate which is not discriminatory or unjust. Thus the rate-making power is passing from the local agent, and even from the insurance companies, to the rating bureau, supported or owned by the companies and supervised or regulated by the State.

This advanced legislation followed exhaustive investigations in several States covering fire insurance rates, rate-making bureaus, and methods employed in the fire insurance business. These investigations culminated in the adoption of a resolution by the National Convention of Insurance Commissioners authorizing a study of the related subjects, and a report by the committee of its recommendations for uniform legislation by the various States was made on December 8, 1914.

In considering the reports of the various legislative committees and commissions which conducted these separate investigations in the various States, together with the report of the committee from this convention, a marked unanimity in the conclusions reached respecting the value and utility of rate-making bureaus must be recognized. It has been said that schedule rating owes its birth to the endeavor to arrive at the first rate in some way that can be explained and the attempt to establish a standard measure of fire hazard which can be seen, handled, discussed, and understood.

In the third place we have a striking contrast in the expense ratio between the fire business and the life business. Several of the best legal reserve life companies now conduct business at a total expense of approximately 15 per cent of the premiums received. With the fire business, however, this cost is from 35 to 50 per cent of the premiums received. The best information seems to indicate that on an average about 42 cents out of every dollar received for premiums by the fire insurance companies goes for various expenses in conducting the business. It will not be far from the facts to say that the life business of this country is conducted at an expense of less than 20 per cent of the premiums paid annually and the fire business at an expense of 40 per cent of the premiums paid annually. The expense ratio in the fire insurance business has been steadily increasing for the past 50 years and certainly seems to indicate that there is something fundamentally wrong in the financial organization of the fire business.



The historical study that has been made has indicated that this is primarily due to the lack of scientific calculation of risks, so it is that rates and rate making are the main points of attack in the various investigations that have been made.

Concerted efforts by the fire insurance companies, the National Board of Fire Underwriters, the various State departments, and special commissions are rapidly remedying this fundamental defect, but in my opinion this absence of scientific risk estimation in the past has led to an even more serious and fundamental defect in the fire insurance business, the responsibility of which for the existing situation has not been generally enough recognized.

This defect is the reserve system of the fire insurance companies. The connection between a lack of scientific estimation of risks and the existing faulty reserve system is easily understood. It is quite evident that if a company does not know exactly what its risks are it can not base its reserve on them and its premium charges are guesswork. The result is that it has to base its reserves on something else, and this has led to the development of the unearned premium reserve system which to-day forms the basis of the reserve financing of the fire insurance companies of the United States, and which I believe to be the principal cause of the present unsatisfactory situation in which they are involved.

The history of this unearned premium reserve system is interesting and demonstrates very clearly its haphazard character and also that its existence is due simply and solely to the lack of any adequate calculation of fire risks.

As has already been set forth in the historical review of insurance that I have incorporated in this report, the great fire of 1835 in New York City marked the end of one period and the the beginning of another in American insurance history. That fire was the first serious American conflagration. It wiped out 23 companies in New York City and a number of others throughout the country, and it created a violent and widespread demand on the part of the public for some means of rendering the fire insurance business more sound. Previous to 1835 American fire companies had been almost entirely local. Their object had been to provide against losses due to single fires and their rates were based entirely on guesswork. The fire of 1835 made it evident that some principle of reservation must be adopted; that it was not fair to the public to allow the companies to rely solely upon their annual income to meet their annual losses.

The fire business possessed no reliable estimates for the risks they assumed and so the most natural course, that of basing reserves on risks, could not be followed. The only expedient open, that of basing reserves on premiums, was the one adopted. The first step toward this was taken by the State of Massachusetts in 1837, but the unearned premium reserve system, as it now exists, was not put into operation until 1852. According to a law adopted by the State Legislature of New York in that year all fire insurance companies were required to set aside a part of their premiums which was judged to be sufficient to reinsure the unexpired risks carried by the company in case it should decide to retire from business. This is the system that is in force to-day and is familiar to all students of fire insurance finance.

What, then, are the principal objections to this reserve system?

In the first place, the reserves do not constitute an adequate provision against the risk assumed. As the history of the reserve system shows, its principal object is to protect the insured. This can only be done when the reserve set aside is that percentage of the risks assumed which scientific calculation indicates as the percentage likely to be lost. The reserve, when based on the premium, is not an adequate provision against a risk for two reasons. First, the premium charged is not exactly adjusted to the risks. Part of it is pure premium, part additions for expenses, so the premium fluctuates quite independently of the risk assumed. Under the present system the reserve varies with it, being sometimes too great, sometimes too small in relation to the risk. In any case it is inexactly adjusted to it. Second, under the present system that proportion of the premium which is regarded as necessary to cover the risk; that is, the reserve is not the pure premium, as it should be. Under the existing system it is that portion of the premium which is assumed to be unearned; this is quite independent of the amount at risk, which is what the reserve is intended to provide for. By this system the reserve is a fluctuating amount, determined not by the probable loss to be met in any given risk, but by the premium any company decided, for any reason, to accept. The principal objection, then, to basing reserves on premiums is that the reserve is not then adequate provision for the risk.

In the second place, this reserve system encourages cutthroat competition. Where there is no legal requirement set up on the basis of the risk assumed and where the premium, and so the reserve, is practically determined at the pleasure of the company, a powerful weapon is put in the hands of large companies with which to crush out the competition of newer and weaker companies. And this practice is not only objectionable because it is a thoroughly unfair means of competition, although that in itself is very serious, but because, as is quite evident, the more inadequate the premium the more inadequate the reserve and the less certain the protection of the insured.

The third objection to this reserve system is that it unnecessarily increases the difficulties which naturally beset a newly organized company. It leads to an excessive number of failures among new companies.

A fourth objection to this system is that making premiums the basis of reserves leads to ignoring the interest earned on the reserve fund. This tends to encourage extravagance in management and, under certain circumstances, to keep premiums abnormally high.

The reason why this reserve system has led to thus ignoring interest earned on reserve is that calling this reserve an unearned premium reserve and making its object the reinsurance of unexpired risks in case the company retires from business, has encouraged the belief that it is simply an element in the financial operations of the company and not part of its underwriting business. Where a company is required by law to set up a reserve, the explicit object of which is to provide against the risks assumed, it becomes clear that this reserve is really the property of the policyholders and is held in their interest by the company, that it is an essential element in the underwriting of risks, and that the earnings on the reserve fund are a part of the underwriting business.

Fifth. The lack of a sound reserve system has prevented the mutual and cooperative ideal from entering into the fire business to any such extent as it has entered the life business.

The mutualization of the Metropolitan Life Insurance Co. of New York and the Prudential Insurance Co. of New Jersey last year, and the Home Life Insurance Co. of New York this year, illustrate the rapidly growing sentiment against the idea of profit to stockholders out of the life insurance business. Even those companies which have a capital stock lay emphasis on their mutual plan of operation.

The capital stock is, as a rule, small in amount and limited as to dividends. This mutualization is substituting the idea of service for the idea of profit, and competition is working to the interest of the insured by greater benefits and lower cost.

The reason for this is the proven soundness of the reserve system in life insurance. On the contrary, in fire insurance the idea of profit still prevails. There have been, and are, many successful mutual fire companies, but they are almost always local; they are not aggressive, do a small part of the business, and are very restricted in the character of the risks assumed.

The absence of a sound reserve system is the only apparent reason for this. A large capital stock and a large surplus are the most practical and certain guaranties to-day recognized by prudent insurers against fire. These afford a margin of safety over and beyond the reserves required by law. That New York companies with \$30,000,000 of capital were wiped out between 1871 and 1912, three-quarters of a million dollars annually, shows how necessary capital is under the inadequate reserve system prevailing in the fire business.

Mutual and cooperative insurance is the ideal of insurance, but the law should only allow solvent and permanent concerns to do business at all. Insecure insurance is not worthy of the name.

An adequate reserve for fire risks would encourage mutualization in the fire business. It should not be more difficult to calculate the probable percentage of annual loss on a given number of brick dwelling houses than it is to calculate the probable number of annual deaths on a given number of individuals. While security is the first and greatest need in insurance, the lowest possible cost is only second in importance.

The profit idea in insurance is a two-edged sword. The fact that companies want a profit from the insured leads to the idea of the insured realizing a profit from insurance.

There is no place for profit in indemnity. Just compensation for loss excludes any idea of profit, and so no charge involving more than the cost of paying losses and the just and legitimate expense of conducting the business should enter into the calculation of premiums.

Such, in brief, is the present situation in the fire insurance business. Historical considerations and present developments in the field indicate that the time has arrived to make a change. It has already been pointed out that the underlying reason for the present faulty reserve system is the fact that when public demand for some system of reserves led to legislation there was no adequate information available in regard to the risks assumed by a fire insurance company. This fundamental lack, the absence of a scientific estimation of risks, is to-day rapidly being remedied by the National Board of Fire Underwriters and the various local rate-making boards, acting with

the State departments of insurance through the national convention of insurance commissioners.

Their work is providing the companies for the first time in the history of the business with a really adequate estimation of the risks assumed by the company when it insures various kinds of property. It was the absence of this information in the past which led to the unearned premium reserve system. No other reason for that system can be discovered. To-day this information is available. It seems clear that the next step will be to take advantage of it; to revise the reserve system in the fire insurance business; to base fire reserves on the risk assumed.

The numerous State investigations which have already been mentioned indicate that the public is ready for a change; that it is demanding a change. In brief, this is a period of transition in the fire insurance business, and it is important to recognize that if these changes are to result in a really satisfactory reorganization that along with a revision of rates there must go a revision of the reserve system.

If the fire insurance business is to be put on a sound basis, what, then, are the principles upon which this revised reserve system should rest, and how will it be superior to the system which it is to replace?

These principles in the main are two: First, reserves should be fixed independently of premiums. Second, reserves should be based on the risk assumed.

It is generally recognized that a fire insurance company is an organization for collecting contributions to a fund out of which the losses to contributors to that fund shall be paid. The amount that it collects should be determined as nearly as may be in relation to the losses which will probably occur to the contributors. The major part, then, of the premium charged consists of this contribution, the rest of the premium charged is for the purpose of meeting general expenses.

If the company is to properly fulfill its economic function, that part of the premium which is designed to pay for losses must be fixed first, and it must be fixed on a scientific estimation of the risk and quite independently of the business operations of the company. The safety of the insured is the first consideration; the dividends of the company are secondary.

The advantages of fixing the charge to reserve in this way are two. In the first place it guarantees that every risk assumed by the company is adequately protected by the reserve fund, on the basis of a careful and scientific analysis of experience. In the second place, the differences in premium rates offered by the various companies will express differences in economy of management, and nothing else. Under the existing system, as has been pointed out, difference in the premium rates may be due to cutthroat competition, and when the reserve is fixed independently of the premium this sets a minimum below which the premium can not go, and the more economical the management of the company the more closely its premiums will approach this minimum and the more attractive will be the rates that it can offer to the buyers of insurance.

Those familiar with the operations of the life insurance business will at once realize the advantages of this system. We may repeat, then, that the first fundamental principle is that the reserve should be fixed independently of the premium.

Second. The reserve should be based on the risk assumed. This proposition is so self-evident that it requires little elaboration. We have only to ask, "What is the object of insurance reserves?" to see that this is the only possible basis for computing it. The object of the reserve is to guarantee the payment of losses. It can only achieve this object when it is based on a scientific estimation of what these losses will amount to; in other words, when it is based on the risk assumed.

To base the reserve on anything else impairs its usefulness and inevitably interferes to a greater or less extent with its doing what it is designed to do.

The reserve system, then, which should be substituted for the existing one involves these elements: First, a scientific estimation of the risks, based on an adequate number of classifications, and the careful analysis of loss experience under these various classifications. Second, a legal requirement that on every risk insured a sufficient sum be set aside to guarantee the payment of such losses as the scientific estimation of risks indicates will probably occur. The present system is wrong in principle and disastrous in practice, and whatever system may be substituted for it must rest on the principles which I have presented.

The fact that public rate making has replaced, or is replacing, private rate making is apparent to all students of current insurance history.

This transition will be abortive unless now the foundation principle of basing the reserve on the risk assumed becomes the practice instead of following the old method of setting aside an arbitrary portion of the premium.

We have found the fundamental defect in the organization of the fire insurance business. We have found the remedy, which is a scientific estimation of risks and a reserve based on the risk assumed. This reserve must have two elements, for there are two distinctly separate risks assumed in a large proportion of all risks. These are, first, the usual, or, if we might use the word, normal, annual fire loss; second, the conflagration hazard or loss.

Every few years, varying in periods of 3, 5, or 10 years, we find conflagrations occurring in different parts of the United States. The most notable of these have, as we have seen, modified or changed the entire system of fire insurance. From the lists of conflagrations I may mention the New York fire of 1835, burned 674 houses and warehouses, loss \$15,000,000; the Portland, Me., fire of 1866, caused by Fourth of July firecrackers, loss \$10,000,000; the Chicago fire of 1871, destroyed 17,450 buildings, loss \$200,000,000; the Boston fire of 1872, burned many of the largest business blocks in the city and 776 houses, loss \$75,000,000; the Jacksonville, Fla., fire of 1901, loss \$10,000,000; the Baltimore fire of 1904, destroyed 70 blocks, loss \$50,000,000; the San Francisco fire of 1906, loss \$350,000,000; the Houston, Tex., fire of 1912, loss \$7,000,000; the Salem, Mass., fire of 1914, loss \$10,000,000.

The annual, or ordinary, reserve should be supplemented in a proper reserve system by a conflagration reserve which, when depleted or exhausted, the company could replace at the rate of, say, 20 per cent annually. The present faulty system of reserves is unsafe from the standpoint of the insured and also from the standpoint of

the company. It is inflexible, and many companies are unnecessarily forced to reinsure or liquidate when some heavy loss or a conflagration has demanded unusual payments.

According to the inflexible departmental rules, these companies are declared impaired. In point of fact most of them are perfectly solvent and would be able to restore their reserves in a few years. They are now forced to sell additional stock or levy contributions from their stockholders if they are to escape liquidation.

The tremendous mortality of fire companies is evidence of the absolute failure of our present reserve system, and I think study of the facts will show the failures have been occasioned largely by conflagrations.

Arising from the fundamental error in the reserve system, we find a series of bad methods in the conduct of the fire business.

They are of long standing, and, while readily recognized as wrong in practice and evil in results, they are not to be easily corrected. Chief among these I would put the present commission system of compensating agents by a fixed portion of all premiums received. When to this practice is added a feverish competition between companies for business we have the material for most disastrous results. This system of commissions puts no premium on the underwriting ability of the agent, but rewards him in proportion to the volume of business he secures, irrespective of its quality. In an attempt to remedy the entirely evil results of this system, an extensive and very expensive inspection system has grown up in the fire business. Where a contract is being entered into for 20 years or more, an original inspection charge does not amount to much on the total premiums, but in the fire business most of the inspection is of risks assumed for one year or less. The life contract is so made that once in force it is financially disadvantageous to drop it and take out another in its place; the fire contract, on the other hand, offers no reward to the assured for continuing year after year with the same company. Yet in dwellings especially this seasoned business is far the best. It seems to me in the reorganization of the fire business due regard should, in the interest of sound business and economical management, be given this question.

The suggestion has been made that for renewing his own insurance the assured should be allowed a discount equal to the usual brokerage commission. If a 10 per cent reduction on all renewal premiums was uniformly granted, it would certainly tend to a permanency in the relationship between the company and their policyholders now generally unknown.

The present commission system to agents creates the greatest activity on the part of agents in getting the insured to change his company. In fact, the only protection against constant changing of companies is the payment of a renewal commission just as large as the original commission. This entire situation is one which can not be justified by any insurance man, financier, or economist from any standpoint whatever.

Another evil practice which results in a large part from this competitive agency system, where volume of premiums seems to be the only thing required, is that in the great majority of fires, settlement results in a financial advantage to the party suffering the "loss."

The majority of fires result in a loss of under \$50, and a large part of these occur in dwellings. I think it is a safe statement that 85 per cent of all losses paid of less than \$50 in amount result in a profit to the people who suffer the "loss." Curtain fires; holes burned in rugs or carpets; fancy-lamp fires, where the shade is burned up; umbrella fires, where lighted matches are thrown in the umbrella stands; closet fires, etc.—in nine out of ten instances the adjustment of these small losses results in replacing old furniture with new, and is financially profitable to the persons having the fire. When we add to this situation the competition to get business and the fact that an agent is paid for the premiums collected, irrespective of the resulting loss or profit to his company, we begin to see some of the big and fundamental causes for the unsatisfactory condition of fire insurance throughout the United States.

It is certainly debatable whether a fire resulting in a loss of a very few dollars should be charged to the general insurance fund. Whether the individual should not always understand that carelessness with fire is to always result in loss to him and never to result in profit.

Another curious result of the present commission agency system is that when receiving compensation the agent is the agent of the company. He is the agent of the company when making the contract, but when the fire occurs, in many instances, especially if the loss is small, he becomes the agent of the assured.

Some students of the fire problem in this country have gone so far as to denounce the present fire insurance system as incendiary. Certainly the situation is a serious one. It is not enough to merely point out the evils of the system but we must try to find a remedy for the evils that are discovered. It is not the purpose of the supervising officials to be hurtful to the great business they are charged with the supervision of, but it is their purpose to be helpful to the business. They should not, however, lose sight of the fact that their first duty is toward the general public. It is for the protection of their interests and for the common good that the departments have been created.

How much of the enormous fire waste of this country can be attributed to the present faulty system of fire insurance no one can say, but when the people have found it possible for a comparatively small premium to insure any kind of risk, no difference how faulty in construction, or with what inflammable or explosive materials it was filled, and when they have been able, in large part, if not wholly, to be financially compensated when their property burned, without any liability from their neighbors for damage or loss sustained from fires starting in their property, through carelessness or violation of law, we have a situation not intended to reduce the fire waste of this country.

The idea long established by law in Europe is taking root in this country, that the man who starts a fire, willfully or through culpable carelessness, may be held responsible by others who suffer loss. This is a very old principle.

We read in Exodus (ch. xxii, v. 6):

If a fire break out and catch in thorns so that the stacks of corn or the standing corn or the field be consumed therewith, he that kindled the fire shall surely make restitution.

The following is a law which has been introduced in several States within the past few months:

SECTION 1 Any person, persons, or corporation responsible for any fire caused by, resulting from, or spreading by reason of, the negligence of such person, persons, or corporation or the noncompliance with any law or ordinance or lawful regulation or requirement of or by any State or municipal authority, shall be liable (1) For all loss, expense, or damage caused by or resulting from such negligence or noncompliance; and (2) for any expense incurred by any municipal or other governmental agency in extinguishing or attempting to extinguish any fire so caused, resulting in spreading

SEC. 2 In all actions against any person, company, or corporation for the recovery of damages on account of any loss or injury to any property, real or personal, occasioned by fire communicated from property owned by one party to property owned by another party, the fact that such fire was so communicated shall be sufficient evidence to charge the occupant of the property in which the fire originated with negligence and place the burden of proof upon him

SEC. 3 This act shall take effect \* \* \*

This marks a great step forward in this country. This law, it may be added, followed a suit brought by Fire Commissioner Adamson, of New York, to recover the cost to the city of extinguishing a fire which resulted from failure of the owner to comply with the fire regulations.

The Supreme Court of the State of New York confirmed the verdict of the lower court, so that even without any additional law in New York the right of the State to collect the cost of extinguishing a fire, resulting from the failure to comply with fire regulations, seems to be settled.

The movement for the prevention of fire waste has made rapid and substantial progress in this country in recent months. How far we have yet to go is illustrated by a comparison of the per capita fire loss of six European countries for which statistics are available with the per capita fire loss in this country. These show, according to Franklin H. Wentworth, secretary of the National Fire Protection Association, that the average annual per capita loss of the six European countries is 33 cents, the average annual per capita loss in this country being \$2.50.

In addition to this, a comparison between the cost of the fire departments of the principal European cities and the principal American cities shows that it costs about 10 times as much to fight fires in the average American cities as it does in the European city of the same size.

#### SOCIAL INSURANCE.

The history of insurance, as has been pointed out, is a record of a progressive attack on uncertainty in human affairs. Shipwreck, death, and fire are some of the uncertainties that have been most successfully dealt with. We have seen from the very definition of insurance that it is in its nature social and cooperative and a product of civilization. To-day, every student of insurance and of the social sciences, and I take it that to be a student of one is to be a student of the other, must recognize other kinds of uncertainties which only insurance can deal with. The uncertainties of our modern economic organization, and which grow out of the factory system and the wage system, have now to be provided for.

The majority of our people are wage earners. When sickness, accident, invalidity, or old age occur their wages cease. We must add to these uncertainties unemployment, which results in the loss of wages or income to large numbers who are not sick or invalids.



Our complex modern machinery and the speed of modern industry results inevitably in a large number of accidents, and many kinds of employment induce disease and premature old age.

No student of the history of insurance can doubt that the next great step will be to provide for the uncertainties arising out of modern economic and industrial organization.

The break up of the family as an economic producing unit and the substitution of the factory method of production for the domestic has deprived the individual of the hand-working classes of the means, once so effective, of providing against these uncertainties. When wages cease the average worker is unable to take care of himself, let alone his family. Insurance of the manual workers against accident, sickness, unemployment, and old age is referred to generally as social insurance. Its necessity and importance are apparent to all who have given any consideration to the conditions and problems of modern industrial life.

The economic insecurity of labor is a social concern. When the wage-working head of a family is killed or severely injured by an industrial accident, unless insurance is provided the gravest socially evil results follow. His children are undernourished or taken out of school and put to work; the family itself is frequently broken up. These events happening hundreds of thousands of times annually, unless some adequate provision is made, result in the physical and intellectual deterioration of the people. This is what gives this form of insurance its social character.

For this country, with its wonderful resources and its unlimited wealth, to fail in giving every individual the means of economic security shows a lack of social organization which indicates that we have really done very little to realize our ideals of democracy.

Social insurance is, in all modern States, an essential of national economic efficiency. It is the corner stone of national preparedness, and it is a most essential part of the great movement for conservation of resources.

The hand-working wage earners of this country realize fully the results of accidents, invalidity, sickness, unemployment, and old age. Through their unions, through voluntary associations, through sickness and accident and industrial insurance they have attempted to provide against these evils.

A study of this attempt in the District shows that those receiving as a rule the smallest wages pay annually for sickness and accident insurance about \$500,000 in premiums. The records show that they have never received benefits much in excess of \$200,000. The inadequacy of any system of insurance which requires 60 per cent for expense of conducting the business is apparent.

In the development of social insurance the United States lags far behind every other industrial nation of importance in the world. The idea is as old as the wage system and a variety of voluntary forms of sickness insurance had developed in Europe by the early part of the nineteenth century. But social insurance, in the modern sense, with its distinguishing traits of compulsion, State subsidy, and strict State control, had its origin in Germany. It was a part of Bismarck's comprehensive program of social legislation.

The place and circumstances of its origin have largely determined the characteristics of social insurance. German statesmen and econ-

omists were strangers to the laissez faire policy and the whole system of German social insurance is based unqualifiedly upon the view that the State is unlimited in its powers and functions. The German idea met with decided opposition at first in other European countries, but the experience of Germany and discussion and investigation soon convinced other nations that it was the only one that could be applied successfully to the complex conditions of modern industrial life.

The acts providing for sickness and accident insurance passed by the Reichstag in 1883 and 1884 marked the beginning of the comprehensive schemes of social insurance which have long been in effect in all the principal industrial countries of Europe. They have worked very successfully and are generally regarded to-day by European statesmen, publicists, and sociologists as indispensable to the welfare of the modern State.

It must be recognized that in any nation holding the ideals of democracy and human well-being the accidents and misfortunes which to-day make life precarious for so many have to be met in some way. This is such a Nation, and the need for social insurance must be met in the very near future.

It is inevitable that the State must play some part in whatever scheme is adopted. This is so, in the first place, because social insurance is a matter of general social concern, undertaken at the instance of the whole people.

The opposition to Government social insurance is that always brought up against the extension of governmental functions. The supervision of insurance itself was bitterly opposed at first. On the banner at the head of the procession against any form of State insurance is one of those hypnotic phrases which is used to dope the minds of the people by those who are going through their pockets, "That government is best which governs least."

There are two ideas of government, the old one which has come down to us through inheritance and which was true in its time; that government was an oppressive and repressive force arbitrarily exerted over the people. The true modern view of government is that it is a vast, all-inclusive, cooperative organization of the people and that through it the people can, and should, do those things which they wish.

Does anyone claim that this would be a better and happier country without the Agricultural Department or Bureau of Fisheries or if the post office was a private business instead of a Government service? State insurance, from the theoretical standpoint, is beyond attack, but it is no longer a theoretical question. It is a practical one.

What part the State will play must remain largely to be worked out by experiment. Its competence in this field has already been amply demonstrated.

When, finally, the archaic and cruel law of "fellow servants" was replaced and workmen's compensation or employer's liability made compulsory in most of our States, logic demanded a State fund as the necessary protection to the employer.

For the State to compel men to pay premiums to concerns run for profit was at once seen to be quite untenable. So we had in a short space many State insurance funds created all over the Union.

When the war broke out, in 1914, and marine rates became prohibitive or unobtainable at all, the merchants, manufacturers, and shippers, the very people usually most loud in denouncing State insurance, appealed to the Federal Government, and the United States established, in a few weeks, a marine insurance bureau.

From September 2, 1914, to July 19, 1916, the bureau issued 1,524 policies. The total amount insured was \$134,242,189 and the premiums amounted to \$2,848,603.32. The net amount at risk was \$13,670,760. Known losses to date reach the figure of \$771,329.57 and the salvage received has been \$58,811.42, which results in paid net losses of \$712,518.15. The expenses of the bureau up to July 1, 1916, were \$32,282.47.

The bureau of marine insurance, established by the Federal Government and in operation within four weeks after the demand was made for it by American shippers, has operated most successfully. It has given shippers lower premiums and absolute security, and its financial results have brought a profit of about one and three-quarters millions of dollars.

In this connection it is interesting to note the recent action of five commercial bodies of Philadelphia. The Philadelphia Bourse, Board of Trade, Maritime Exchange, Commercial Exchange, and the Chamber of Commerce jointly filed an appeal to Congress for the continued operation of the Government War-Risk Bureau. The resolutions signed by the president of each body point out that this Government bureau has done effective work and been successful from a commercial standpoint. The president of the Philadelphia Bourse, in a separate communication, states that, while the bourse disagrees with the principle of Government insurance, the American Merchant Marine has so come to lean upon the bureau that it would be unwise to discontinue it.

Many States have already provision for the payment by the State of mothers' pensions. Twenty-two States, at the last account before me, had passed some law for aid to dependent mothers. Thus we have in nearly half our States now a form, and a most beneficent and necessary form of social insurance, and surely common sense must approve this scheme. No search can find and no system can provide anyone who will do so much for a baby, do it so well, or do it so cheaply as that baby's mother, and even our organized charities, in this age of cold calculation, have discovered from a scientific study of the facts that a little child needs to be loved. Children can not be made into real human beings by any mechanical brooder system of institutional care. God himself invented "mother's knee" and mothers' pensions are, to my mind, quite better evidence of national piety than the declaration of it we make on our coins.

#### LEGISLATION.

There has been no change or amendment in the insurance laws of the District during the past year. Our laws reflect none of the advances made in supervision since the epoch-making year 1905. This department was the last of all the State departments to be established and its laws are the most fragmentary and inadequate of any I have compared them with.

The fact that insurance has for many years and, in a series of decisions by the Supreme Court, been decided to be simply a personal

contract and not commerce has made the matter of the regulation of the business a State and not a Federal concern; and the further fact that the Federal Government does not buy it in other forms than guaranty or surety has naturally led to its neglect by Congress.

It would be against public policy for the Federal Government to insure its property, as a loss would be distributed among a smaller number of people than if it were allowed to remain upon the whole body of contributors to the support of the Government. The chief need of legislation, it seems to me, is for the protection of the good name of the one city enjoying the direct legislation of the Congress of the United States.

The District of Columbia—city of Washington—being exclusively under the control of the United States Government and the United States Congress, and the United States Congress being the sole legislative power, the people throughout the country naturally expect a higher standard of business from Washington than anywhere else.

In point of fact, there are few States where the incorporation laws are so lax.

This makes it perfectly easy for designing and unscrupulous men to fleece people throughout the country by leading them to believe that the business concerns they are dealing with are under the watchful scrutiny of Congress and of the United States Government, here at the Nation's home, whereas the facts are that corporations are under the least possible regulation or scrutiny here.

Because this is the National Capital, and for reasons given before, Congress should, it seems to me, be particularly careful to allow nothing to be done by corporations, with the sanction of the law here, which will lessen the patriotic pride of Americans in the Federal Government or weaken their confidence in the high integrity of Congress.

In my judgment, no corporation in Washington should be allowed to use in its advertising "Incorporated under the laws of Congress."

There are some old charters granted by Congress and companies having them have a right to state "Chartered by Congress \* \* \*"

But concerns incorporated under the Code of the District should be limited to stating "Incorporated in the District of Columbia" and not be allowed to say "Incorporated under the laws of Congress."

I think also that all such names as "United States," "Federal," "Federal Reserve," "Congressional," etc., should be prohibited in the city of Washington.

They are of no advantage to a sound and legitimate corporation. The country are frequently used to mislead the people throughout the country by corporations which have little except the English language as an asset.

In a bill already transmitted by you to both House and Senate are a few simple and necessary restrictions on insurance corporations. The first of these relates to the promotion of new insurance companies. I am submitting herewith (see Appendix) the report of this department on the examination of the National Capital Life Insurance Co., which shows the need for such a law more convincingly than any argument I could make.

I have given the facts in some detail in regard to the life and fire situation between 1870 and 1880 which resulted in laws intended to safeguard the solvency of insurance companies in this country.

In insurance, education must precede legislation, and facts and events are after all the great educators of the race.

It is difficult for us to-day to realize how rapidly the American people were educated regarding insurance between 1870 and 1880. The failure of something like 50 life companies, among the largest in the country, and 64 fire companies resulted in a great deal of rapid education.

The Armstrong investigation, with other State investigations following, in 1905, resulted in still further educating the American people regarding life insurance. One result of this has been laws looking toward placing the system of fraternal insurance on a solid and permanent foundation.

The future of fraternal insurance is a question to which people are giving a great deal of consideration. In theory, at least, these societies are democratically managed. They have a representative form of government. They have had less regulation by the State than any other form of insurance.

Their history dates in large part from the disasters which overtook the old line life companies in 1870. But their foundation, theoretically unsound, has proven practically unworkable.

In an appendix to this report, I am printing a report of the examination by this department of the Royal Benefit Society, chartered under the laws of the District of Columbia as a fraternal beneficial association. No words that I could say, or that anyone else could say, would be so powerful an argument for the necessity of stricter laws regulating fraternal societies than the recital of facts contained in that examination. Our law relating to fraternal insurance is inadequate in the extreme. (See Appendix B.)

There is no supervision over the formation or promotion of insurance concerns, and no supervision or control over their rates afterwards. When stock companies are impaired to the extent of 25 per cent of their capital stock the superintendent of insurance must suspend their license to write business and after 60 days, if such impairment is not made good, revoke it.

The superintendent is as powerless at the hour of death as at the hour of birth of a company.

If the examination by this department of a company shows it to be hopelessly insolvent the superintendent is not authorized to apply to the court for the appointment of a receiver.

Unless some claimant applies for a receiver the assets may be steadily or rapidly dissipated and the corpse dry up and blow away without any formal legal burial.

The law does give the right of examination, and this results in publicity. But it is frequently after much unnecessary loss has been inflicted on honest but credulous persons.

Insurance is a peculiar business. As a business it resolves itself into the selling of indemnity, selling a promise.

Buying an insurance policy is not like buying a horse or a suit of clothes—the quality of the indemnity is unseen and can not be told by examining the policy. To the layman all policies look alike. The contracts in form and wording are often identical, whereas the assets behind these contracts may be very dissimilar.

From the very nature of the situation the average purchaser of insurance is unable to protect himself against imposition or to know definitely what his protection really is. Thus insurance departments are the agencies created by the people to do for them what they can not individually do for themselves.

These departments have authority to examine the books and accounts of companies, value the assets; determine the liabilities and report to the public the condition and ability of companies to carry out their contracts and to refuse insolvent or unstable companies license to transact business. The more recent tendency in most States is toward the use of the regulative power of the departments to insure equitable practices, and reasonable rates as well as solvency.

Pursuant to the requirements of section 651 of the Code of Laws for the District of Columbia, this department reported to your honorable board on March 30 last the financial condition of all insurance companies and associations licensed to transact business in the District of Columbia on December 31, 1915, by simply showing their assets, liabilities, and surplus. The financial statements submitted by the companies have since been carefully audited and corrected, and I now have the honor to submit in statistical and detailed form a report of the financial status and business of said companies for the calendar year 1915.

#### LICENSE FEES AND TAXES COLLECTED IN 1915.

There was collected during 1915 for license fees \$19,509.76 and for taxes \$86,548.83, making a total of \$106,058.59, as follows:

Source	
Companies and associations.....	\$2,360 06
Principal agents.....	9,779 24
Solicitors.....	5,981.61
Brokers.....	1,308 35
Assignments.....	80 50
Total.....	19,509 76
Taxes collected in 1915.....	86,548 83
Grand total.....	106,058.59

The above shows an increase in license fees and assignments of \$978.15 and taxes of \$2,307.33.

#### EXPENDITURES IN 1915.

During 1915 the total expenses of operating the department were as follows:

Salaries.	
Regular employees.....	\$8,820.00
Temporary clerks.....	1,054 00
Contingent expenses.....	845.16
Total.....	10 719.16

#### PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT OF COLUMBIA IN 1915.

There was paid in premiums in the District of Columbia for insurance of all kinds during 1915 \$7,560,515.39; losses paid in the District by all companies and associations amounted to \$3,194,853.05;

the amount of insurance written during the year, exclusive of casualty, was \$493,919,911.38.

#### TOTAL ASSETS, LIABILITIES, AND SURPLUS.

The assets of all insurance companies and associations transacting business in the District of Columbia on December 31, 1915, amounted to \$5,720,742,079; liabilities, \$4,680,011,198.69; surplus, including capital, \$1,040,730,880.31.

#### LICENSES ISSUED TO COMPANIES AND ASSOCIATIONS IN THE DISTRICT OF COLUMBIA.

Life insurance companies	
Local, stock.....	1
Domestic—	
Mutual.....	19
Stock.....	21
	— 41
Fraternal beneficial associations	
Local.....	9
Domestic.....	30
	— 39
Health, accident, and life associations (sec 653)	
Local.....	4
Domestic.....	5
	— 9
Casualty insurance companies	
Local.....	3
Domestic.....	41
Foreign.....	5
	— 49
Fire insurance companies	
Local—	
Stock.....	7
Mutual.....	3
	— 10
Domestic—	
Stock.....	71
Mutual.....	2
Lloyds.....	1
	— 74
Foreign stock.....	32
	116
Total.....	254

The following companies were admitted to the District during 1915:

Life insurance companies
May 12, 1915 —Merchants Life Insurance Co , Burlington, Iowa.
October 11, 1915 —Atlantic Life Insurance Co , Richmond, Va
October 11, 1915 —American National Insurance Co , Galveston, Tex.
Health, accident, and life insurance company (sec 653)
September 2, 1915 —Old Dominion Life Insurance Co , Richmond, Va.
Casualty insurance companies
April 17, 1915 —Zurich Accident and Liability Insurance Co (Ltd ), Zurich, Switzerland
April 26, 1915 —Equitable Accident Co , Boston, Mass
November 19, 1915 —London and Lancashire Indemnity Co , New York, N. Y.
Fire insurance companies
February 3, 1915 —General Fire Assurance Co , Paris, France.
February 8, 1915 —Imperial Assurance Co , New York, N. Y.
February 3, 1915 —Peoples National Fire Insurance Co , Wilmington, Del.
February 8, 1915 —Concordia Fire Insurance Co , Milwaukee, Wis
February 27, 1915 —Mechanics and Traders Insurance Co , New Orleans, La

## Fire insurance companies—Continued

March 22, 1915 —Marine Insurance Co (Ltd ), London, England

September 21, 1915 —Vulcan Insurance Co , New York, N Y

October 19, 1915 —American Eagle Fire Insurance Co , New York, N Y.

## Fraternal beneficial association

September 7, 1915 —Southern Woodmen, Birmingham, Ala

The following companies applied for licenses to transact business in the District during the year, but licenses were either refused by the department or applications withdrawn by companies:

March 15, 1915 —Eastern Casualty Co , Boston Mass

July 8, 1915 —National Temperance Life Insurance Co , Burlington, Iowa

September 20, 1915 —Pennsylvania Indemnity Exchange, Philadelphia, Pa

The following companies withdrew or reinsured during 1915:

## Life company.

United States Life Insurance Co New York, N Y , withdrew from the District  
September 2, 1915

## Health, accident, and life insurance associations (sec 653)

American Temperance Life Insurance Association, New York, N Y , affairs of company taken over by the New York insurance department June 29, 1915

Merchants Life Association, Burlington, Iowa, changed from life association to legal reserve company under the name of the Merchants Life Insurance Co

## Fraternal beneficial association

Ladies of the Macabees of the World, Port Huron, Mich , name changed to The Women's Benefit Association of the Maccabees October 8, 1915

## Casualty insurance companies

New England Casualty Co , Boston, Mass , name changed to New England Equitable Insurance Co , Boston, Mass , June 24, 1915

Columbia Plate Glass Insurance Co , Washington, D C , reinsured its risks in the New York Plate Glass Insurance Co July 12, 1915

## Fire insurance companies

Citizens Fire Insurance Co , Charlestown, W. Va , did not apply for renewal of license May 1, 1915

Dixie Fire Insurance Co , Greensboro, N C , reinsured all liabilities in the District of Columbia in Hartford Fire Insurance Co , Hartford, Conn , January 30, 1915

North British and Mercantile Insurance Co of New York, name changed to Mercantile Insurance Co of America, New York, N Y , November 10, 1915.

## EXAMINATIONS.

The following insurance companies and associations were examined by this department during the year:

February 10, 1915 —Columbia Plate Glass Insurance Co , Washington, D C

February 15, 1915 —Home Plate Glass Insurance Co , Washington, D C

March 30, 1915 —Peoples Mutual Benefit Insurance Co , Washington, D C

April 7, 1915 —Knights and Ladies of the Malachites of the World, Washington, D C.

June 8, 1915 —National Benefit Association, Washington, D C

June 24, 1915 —National Capital Life Insurance Co , Washington, D C

July 12, 1915 —Capital City Benefit Society, Washington, D C

November 5, 1915 —Capital City Benefit Society, Washington, D C

November 6, 1915 —Royal Order of Jonavid of America, Washington, D C.

November 15, 1915 —Provident Relief Association, Washington, D C.

December 13, 1915 —Richmond Beneficial Insurance Co , Richmond, Va

December 15, 1915 —Commercial National Insurance Co , Washington, D C.

December 27, 1915 —Home Beneficial Association, Richmond, Va

December 27, 1915 —Old Dominion Life Insurance Co , Norfolk, Va

December 28, 1915 —Knights of Industry, Washington, D C

December 29, 1915 —Continental Life Insurance Co., Richmond, Va

Respectfully submitted.

C. F. NESBIT,  
*Superintendent.*

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.



## APPENDIX A.

DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA,  
*Washington, June 5, 1915*

To the COMMISSIONERS OF THE DISTRICT OF COLUMBIA

GENTLEMEN I feel it my duty to report to you immediately certain facts revealed by a preliminary examination of the National Capital Life Insurance Co of Washington, D C

This company's stock is now being sold in Maryland, Virginia, Delaware, the District of Columbia, and possibly other States

This company filed its articles of incorporation November 7, 1914

They provided for \$25,000 capital stock, par value of each share \$10, to be increased from time to time to a capital stock of not more than \$1,000,000

Also that "there shall be not less than 5 nor more than 15 trustees or directors of said company, and the number of trustees who shall manage the concerns of the company for the first year is 5"

The company in November, 1914, authorized the sale of its stock at the price of \$20 per share For each share \$10 was to become part of the permanent capital stock, \$5 was to become part of the permanent surplus of the company, and \$5 per share was to be paid for organization expenses of every kind and description

The stock-subscription agreement set out fully this plan and was not open to other criticism than the use of one-fourth of the entire subscription for promotion expenses and the practice of taking all this in cash out of the first payment even when this was the full amount collected

A copy of this agreement is attached, marked "Exhibit A."

Under this the company operated from early in November, 1914, until practically May 1, 1915, and secured approximately 113 subscriptions on this subscription agreement, the total number of shares of stock subscribed for being 6,327

I asked for the minute book of the company May 27, but did not get possession of it until June 1 Between November 7, 1914, and April 23, 1915, the minutes show numerous changes in the personnel of the board and officers, but no attempt to do any other business than sell stock seems to have been made

On Friday, April 23, 1915, a meeting was held, the minutes of which cover 26 pages An examination of these pages shows resolutions, contracts, and agreements which are little less than astounding

The original contract for selling stock with Mr C W Walker was canceled and a new contract made with Mr R W Power, in which the company agrees to sell him or his nominees or assigns all the unsold stock of the company, not exceeding \$1,000,000, par value at \$12 per share, the company "to receive and accept individual signed subscriptions to said shares of the capital stock in such numbers and to such amounts as may be tendered to it by said party, his nominees or assigns, from time to time, accompanied by a deposit of \$2 per share"

It was further agreed that "should any condition or contingency arise whereby the directors of the company should deem it advisable or desirable to abrogate the same, there shall be paid to the said party of the second part, his nominees or assigns, the sum of \$75,000 liquidating damages"

This seems to be very one sided, as there is no penalty other than the termination of the contract, so far as the party taking the option is concerned This is, in my judgment, not a contract of sale, which it pretends to be, but it is in reality an option On this point, however, I suggest a legal opinion

I append a copy of this agreement, marked "Exhibit B"

I recommend its reference to the corporation counsel as to its real nature

This contract was assigned to the National Capital Life Agency (Inc) This agency has chosen a name so similar to the National Capital Life Insurance Co as to readily lead the uninformed person solicited to assume their close relationship, if not their identity The agency, however, is incorporated under the laws of Delaware, with a total authorized capital stock of \$3,000, and \$1,000 set out as the amount of capital stock with which it will commence business

A certified copy of the certificate of incorporation of the National Capital Life Agency (Inc), under seal of the secretary of state of Delaware, is hereto attached, marked "Exhibit C."

It next resolved to create a board of governors (copy of the contract being attached hereto, marked "Exhibit D<sup>2</sup>") limited to 200 members in the United States, and appointed by the National Capital Life Insurance Co. of Washington, D. C. "The board of governors shall represent the stockholders and govern and control the policy of the company \* \* \* "There shall be set aside and held in trust for account of the board of governors a fund made up of and equal to 10 per cent of all first-year cash premiums and in addition thereto 2½ per cent of all second and subsequent years' premiums on the entire business of the company." Attached to this specimen contract were 40 coupons, the first maturing January 1, 1917, the fortieth maturing January 1, 1956, guaranteeing to the holder his share of said fund on the 1st of January of each year. The manifest illegality of appointing men to represent the stockholders and control the stockholders' company is apparent. There seems to be no provision that the persons so named and holding these coupons shall remain stockholders to share in the profits thus provided for. The application for membership to the board of governors is set out in the minutes in connection with the subscription agreement. I am informed not many of these applications for membership have been made and accepted by the company.

There is a bank deposit agreement set out (copy of which is attached to this report and marked "Exhibit E") which provides, among other things, "Second That the insurance company, subject to the approval of the board of directors, agrees that 70 per cent of the full legal reserve on all business produced by the county in which its depository bank is located shall be invested by the bank in county bonds, mortgages, and other securities that meet the requirements of the insurance laws of the District and the approval of the insurance commissioner. Said investments to net the insurance company 5 per cent, and the company agrees to pay the bank all interest which may accrue over and above the sum of 5 per cent, net, on said investments as its compensation for selecting and recommending said investments."

There seems to be no agreement on the part of the bank to guarantee such investments, and just why the bank through which a loan of a company's money is made should receive part of the interest paid on such loan each year is not plain to me, and I doubt if it would be to the stockholders whose money was thus put out.

There appears a quite astonishing resolution or agreement in which it is proposed that the National Capital Life Insurance Co. shall agree to sell certain shares subscribed to by parties throughout the country at a price of \$20 per share on or before May 1, 1916, these shares being under this agreement purchased at \$16 per share from the agency. This profit of \$4 per share, it is stipulated, shall be reinvested in the capital stock of the company at \$20 per share.

Copy of this agreement is attached hereto, marked "Exhibit F."

The company then makes an agency agreement (copy of which is attached, marked "Exhibit G<sup>2</sup>") with the National Capital Life Agency providing that the agency shall have charge of the underwriting of the company, handle all its agency and policy department, and receive 90 per cent of the first year's premiums on ordinary life and limited payments exceeding 20 payments, and 20-payment term, life, and endowment policies, 80 per cent of the first year's premiums on 15-payment term, life, and endowment policies, and 70 per cent of the first year's premiums on 10-payment term, life, and endowment policies, and a commission of 10 per cent "of all second and subsequent years premiums collected and paid to the first party for the life of all policies written under this contract."

This agreement provides that the agency write three millions of insurance within one year after the company receives its license to do business and there are other agreements and stipulations. This contract is to remain in full force and effect so long as the conditions herein are fulfilled.

There follows resolutions providing for a board of legal advisers, not exceeding 200, who are presumably to share in the profits, something after the manner of the board of governors, and another resolution provides for and authorizes the selection, from the stockholders in the medical profession, of a board of medical directors, not exceeding 200. Certificates of membership are said to be "hereto affixed," but there were no copies in the minutes of these membership certificates. This department has asked for copies of these certificates and has been advised that they were not yet available.

An examination fails to show that either the president or the treasurer or the secretary present at this meeting had subscribed to any stock in this company. If they had even one or two shares they had paid no money for them.

The similarity of the name of the selling agency and the name of the insurance company is in itself confusing to the subscriber to stock and liable to be misleading to the parties solicited for subscriptions. The agency is practically without financial responsibility, considering the magnitude of its undertaking in marketing practically

a million dollars of stock. The contract above referred to provides for such a tremendous expense covering the first year of the company's business that the inability of the company to succeed under such a handicap is hardly open to doubt.

Parties solicited to buy stock told me of representations made to them to induce them to purchase stock which are of questionable legality and which certainly can not be carried out by the National Capital Life Insurance Co. as a going concern operating under the supervision of this department, and I doubt if any company could get a license in any State with these contracts outstanding.

I have been furnished by the selling agency with a list of the numbers of the subscriptions taken, the amounts each one is for, and showing the amount which is paid on account. This amount, already paid, is somewhat in excess of \$20,000 and is practically that portion of the price for which the stock is sold which they expect to receive for their services. There is also on deposit to the credit of the company or in the hands of the selling agents, due the company, according to their report, \$3,731.

I have written to the banks named as depositories (some 12 in number) to send me a statement of the amount on deposit in each to the credit of the company.

When I have completed my examination and have the full and exact data I will submit it to the commissioners, but the situation seemed to me one which should immediately be brought to the attention of your honorable body.

The resolution providing for a board of governors, if carried out, together with the board of medical directors and board of legal advisers, would, in my opinion, make the successful conduct of the insurance company impossible from the standpoint of expenses alone. It is contrary to every principal of good management that men should be appointed to such a board of governors "who shall represent the stockholders and govern and control the policy of the company." The stockholders have, and should have, the right to decide themselves who shall represent them and who shall govern and control the policy of the company.

This resale contract, copy of which I submit herewith, seems to me entirely outside of the powers of the National Capital Life or any other insurance company. I am inclined to think it is illegal, but you should have the advice and opinion of counsel on this point.

As to the question whether or not such promises as appointment to the board of governors held out to induce stockholders to make subscriptions to stock is a violation of law, I am not competent to answer. I would suggest that this matter be referred to the United States District Attorney for his opinion.

I suggest that this entire matter be referred to the proper legal authorities for an opinion, that this department may be advised as to what action should be taken in the premises.

I may add that since April 23 the stock sales have been made on a different subscription blank than that used before, and I submit a copy of the latter subscription blank in which the name of the National Capital Life Agency (Inc.) appears along with the name of the National Capital Life Insurance Co. The total sales made under this second form of subscription are, to the best of my information, 760 in number. The price of subscriptions seems to be \$20, although the company is only to receive \$12 per share and not \$15 as under the first subscription.

Respectfully submitted.

(Signed) C. F. NESBIT, *Superintendent.*

DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA,  
Washington, June 24, 1915

HON. CHAS. F. NESBIT,  
*Superintendent of Insurance, District of Columbia*

DEAR SIR: Pursuant to your direction, I called yesterday on the present officers of the National Capital Life Insurance Co., of this city, for the purpose of examining the papers and assets recently turned over to them by the National Capital Life Agency (Inc.).

The papers consisted of subscription agreements to purchase stock in the insurance company and lists and card records of same. The assets amount to \$2,961, which was deposited in the Union Savings Bank on June 17, the day of delivery to the treasurer. The bank balance has been verified at the bank, and I learn that there is an additional account of \$2,576 in the company's name, but that this latter account is subject to the order of the incorporators of the company, while the \$2,961 account is subject to the order of Mr. C. P. Grandfield, treasurer.

I was informed by Mr. Richmond, in the presence of Mr. Stallings, Mr. Grandfield, and Mr. Woolfolk, who assisted me in this examination, that the resignations of Messrs. Merriam and Waiden, as president and secretary, respectively, were accepted by the board of directors on June 11 and at the same meeting Mr. Stallings was elected president and Mr. Grandfield was elected treasurer, and that the board now consists of Messrs. Stallings, Richmond, Grandfield, Jesse D. Price, and W. M. Cooper, although in the case of Mr. Price no acceptance has as yet been received. Mr. Richmond also stated that the shares of stock held by Messrs. Coy, Crosson, and DeLashmutt, amounting to one share each, had been transferred to Mr. Stallings, Mr. Grandfield, and himself, one share each, but there was no record of such transfer on the card accounts, his explanation being that the cards had been in his possession too short a time for him to post these changes.

A check of the subscription agreements shows that there were 6,327 shares sold on the basis of \$20 per share, \$10 of which was to go into the capital stock account, \$5 to the surplus account, and \$5 for organization expenses. There were no signed agreements covering 2,500 of this group, but an agreement is incorporated in the minute book previously exhibited, which covers 2,496 shares, and the full payments of \$20 per share is shown on the card record for each of the other four shares. These subscription agreements appear to show first payments amounting to \$22,791 and payments due amounting to \$78,789. In the case of the subscription for 2,496 shares referred to above, the first payment is shown at \$2,496 and the amount due at \$22,464, which would indicate that this sale was made on a basis of \$10 per share, instead of \$20 as set out in the agreement.

Since the contract entered into on April 23, 1915, with which you are familiar, stock has been sold on a basis to net the company \$12 per share instead of \$15 per share as set out above. Under this arrangement I find, according to the subscription agreements, that 1,721 shares have been sold on which first payments amounting to \$14,710 appear to have been made and \$17,710 to be due on May 1, 1916. In this group there is one subscription for 100 shares on which \$500 has been paid, \$500 due August 15, 1915, and \$1,000 due May 1, 1916. This is shown in the list as \$1,000 paid and \$1,000 due. There is another block of 500 shares, which was sold at \$16 per share, under a "resale" contract, by which the insurance company agrees to sell this stock for the subscriber by May 1, 1916, at \$20 per share, provided the profit of \$4 per share is invested in stock of the insurance company and the subscriber will aid in selling stock and furthering the interests of the company. In this case \$3,000 is shown as the first payment and \$5,000 as due. In all other subscriptions in this group half of the subscribed price of \$20 per share is shown as paid and half as still due. Twelve of the subscriptions in this group bear notations showing the acceptance of the subscribers as holders of board of governors' contracts, two as holders of medical directors' contracts, and one as a holder of a legal adviser's contract. In most cases an acceptance signed by two officers of the insurance company is attached to the subscription agreement. These special contracts are referred to in the minute book and have already come to your attention. Under a resolution of the board of directors, the subscriber for 2,496 shares, referred to under the discussion of the first group, was relieved from his subscription and his stock ordered sold, so that the whole of the second group has been treated as resale of this stock. It will therefore be seen that the 1,721 shares comprising this group are in reality a part of the 2,496 shares in the first group, and this being the case the company has only obtained subscriptions for 5,552 shares.

The card records showed total subscriptions of \$76,620 and payments credited amounting to \$18,645. This does not balance with the subscription agreements, because the cards do not show the subscription of 2,496 shares previously referred to, nor any of the shares referred to herein as the "second group." The payments credited on the cards do not agree with the subscription agreements, but this is partly due to subsequent payments having been made since the filing of the agreements, and in other cases to variance between the credits.

Mr. Grandfield stated that none of the notes, which have been taken in partial or full payment for stock, were turned over to him by the selling agents.

In a visit to the offices of the selling agents recently the subscription agreements were examined by me, but, although it is dated May 25, 1915, the agreement to purchase 500 shares under the "resale" contract, which is particularly referred to under the discussion of the second group, was not exhibited to me at that time.

Respectfully submitted

(Signed)

W. S. HALL, *Examiner*

Approved

(Signed)

C. F. NESBITT, *Superintendent*.

## APPENDIX B.

### DEPARTMENT OF INSURANCE OF THE DISTRICT OF COLUMBIA, *Washington, December 23, 1914.*

The BOARD OF COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

GENTLEMEN I wish to advise you that I ordered the Royal Benefit Society, of this city, to discontinue business in the District of Columbia, on the 10th day of November last, and received an acknowledgement of that letter from the national president and the national secretary, saying

"We beg to acknowledge receipt of your letter of November 10, 1914, and in reply desire to say that your wishes will be complied with

"The Royal Benefit Society will not issue or do any more business in the District of Columbia"

Without going into all the details of the report of the examination of this society, I wish to call your attention to some features of the reports, made by this and other departments, as illustrating most graphically the need of additional legislation for the regulation of fraternal insurance associations

On the theory that fraternal associations are mutual and cooperative the law has not given the same specific powers to insurance departments over fraternal associations that they exercise over stock companies The result has been that in many cases individuals operate insurance companies under the guise of fraternal, their sole and only purpose being personal gain and profit These societies are not really controlled by the members at all, and this society illustrates very forcibly the great injustice inflicted by this method on innocent members of the community

The Royal Benefit Society was incorporated under the laws of the District of Columbia in November, 1897, and has transacted business as a fraternal beneficial association here and in a number of the States since that time.

Its income reached the figure of approximately \$300,000 in a single year, several years ago In 1909 it reinsured the members of the American Home Circle, a fraternal beneficial association incorporated and doing business under the laws of Illinois. The American Home Circle was reinsured the year previous, November 19, 1908, by the Fraternal Tribunes, another Illinois fraternal beneficial association Subsequently it appears that funds of the Fraternal Tribunes amounting approximately to \$57,000 disappeared Dissensions arose between the officers and directors of these two societies and it was alleged that these funds were misapplied The disappearance of these funds caused a great deal of unfavorable comment and the matter was investigated by the grand jury at Rock Island, Ill., resulting in the indictment of a number of persons Subsequently it appears that these funds referred to were restored, but it is difficult to state with any degree of definiteness just who restored them

The amalgamation of these two societies was canceled or rather the American Home Circle withdrew from the agreement in July or August, 1911

The officers of the Fraternal Tribunes were, from November 19, 1908, to July 1, 1909 Thomas W Wilson, president, M B Garber, secretary, G W. Kenney, attorney; C H Walters, medical director.

The officers of the American Home Circle after the amalgamation with the Fraternal Tribunes and on the date of the amalgamation of the American Home Circle with the Royal Benefit Society were Thomas W Wilson, president; M B Garber, secretary; G W. Kenney, attorney, C H Walters, medical director, S S MacElvain, treasurer.

The officers of the Royal Benefit Society after the amalgamation with the American Home Circle were Thomas W Wilson, president, M B Garber, secretary, G W. Kenney, attorney, C H Walters, medical director, S S MacElvain, treasurer

This department has received a great many complaints from claimants against the Royal Benefit Society

These were so numerous when I first took charge of the office that I immediately undertook an examination of the Royal Benefit Society.

I found that while the home office was here, a branch office was maintained at Springfield, Ill., where all of the business that was formerly the business of the American Home Circle was conducted, being now a branch office of the Royal Benefit Society.

In the course of this examination I found that one set of books were kept in Washington where the receipts of all members except those who reported to Illinois were kept. That this home office paid its claims and expenses here. That another set of books were kept in Springfield, Ill., where the receipts of the former members of the American Home Circle were kept. And that the Illinois branch office paid its claims, expenses, salaries, etc., through that branch and not through the home office. Subsequently I found that the treasurer, Charles D. Brainard, kept the treasurer's books of receipts and disbursements in Peoria, Ill.

The accounts do not agree, and taking the years 1912 and 1913, and the first seven months of 1914, I found a difference between the treasurer's books in Peoria and the receipt books at Springfield of \$7,273 79. The Springfield receipt books showed total receipts of \$132,456 77, while the treasurer's books at Peoria showed receipts of \$139,730 74.

The books in Washington as to receipts and disbursements are neatly and accurately kept and with them we found no difficulty or difference.

I found on the minute books under date of October 11, 1911, at Washington, D. C., the following minute:

"WASHINGTON, D. C., October 11, 1911.

"A quorum of the executive committee was present at the meeting held this day. "There was full and complete discussion and consideration of suits pending in the District of Columbia relating to the funds of the Famobrosis division now on deposit in New York and Washington banks.

"In view of the fact that the moneys of the society held for the payment of claims in the Famobrosis division and on deposit in the New York and Washington banks were tied up by litigation it was deemed advisable that some action be taken, if possible, to relieve the situation. Thereupon it was duly moved, seconded, and carried that the national president take steps and to do such things as he deemed necessary to effect a loan or loans of not to exceed \$25,000 for the society and upon the best terms possible and from such source or sources as might be available.

"No further business appearing, the executive committee adjourned."

No names of the person or persons present are given and the minute does not even show the signature of the secretary.

This is the authority, I am told, for borrowing \$25,000. There is a decided question in my mind as to the propriety of a fraternal association borrowing any such large sum of money.

An examination of the receipt books kept in Springfield, at the end of the accounts for each of several months, show items written in pencil "Borrowed money." The items aggregate for the year 1912, \$16,550, for 1913, \$23,223 37; and for the first seven months of 1914, \$2,474 56, or a total of \$42,247 93. This entire amount on the Springfield book is in pencil, both as to the items "Borrowed money" and the figures.

On the treasurer's book kept in Peoria there are items in ink accounting for most of these pencil memoranda, and additional items not on the Springfield books at all, although the amounts do not always agree, for instance, in the Springfield book, January, 1912, appears the item "Borrowed money, \$2,585"; in the treasurer's book, kept in Peoria, appears this item, "January 18, 1912, To deposit, check, F. H. Lowe, trustee, \$5,585," a difference of \$3,000. The pass book with the Illinois National Bank shows a deposit, January 18, 1912, \$5,585.

There are other differences, but none so large as this.

The total difference between the two sets of books, I have given above.

On the treasurer's receipt book appears at different places the following items among the receipts:

Check, C. D. B.....	\$500 00
Check, T. W. W.....	1,000 00
Check, T. W. W.....	885 00
Check, T. W. W.....	1,000 00
Check, T. W. W.....	1,000 00
Check, T. W. W.....	400 00
Check, T. W. W.....	600 00
1913.	
June 10 Check, G. W. Kenney.....	2,000 00
Aug. 16. Check, Anchor Life Insurance Co. ....	2,920 72
Oct. 17 Check, O. L. C. covering Anchor Life No. 3998.....	500 00
Oct. 18 Check to C. D. B. by A. A. A.....	900 00
Dec. 22 Check, T. W. W. (borrowed).....	1,000 00
Dec. 31 Check, exchange from Indianapolis on Chicago receipt marked borrowed money.....	2,441 65

As possibly throwing light on these items I wish to say that among the other complaints received in connection with the Royal Benefit Society, was that it was being used in the promotion of the sale of stock of the American Assurance Association of Arizona

This complaint was accompanied by facsimile letters which stated that the Royal Benefit Society had been taken over by the American Assurance Association

Also accompanying this complaint were circulars which indicated a very close connection between the American Assurance Association and the Royal Benefit Society

As the Royal Benefit Society was a fraternal beneficial association, and theoretically, at least, controlled by its members and not operated for gain or profit, I could not understand how it could be "taken over" by the American Assurance Association which investigation showed to be a holding corporation, chartered under the laws of Arizona. One of the circulars, distributed in Illinois by the American Assurance Association, contains, among other information, the following

"The officers of the American Assurance Association are now the officers of the Anchor Life.

OFFICERS AND DIRECTORS OF THE ANCHOR LIFE INSURANCE COMPANY.

Thos W Wilson.....	President
Geo W Kenny.....	Vice Presnt.
Otho L Caldwell.....	Treasurer
Geo H Craft.....	Secretary
J M Wilson.....	Geo W Kenney.
A G Murray.....	A M Norman
Chas A Bookwalter.....	August M Kuhn.

"This communication is signed 'Otho L Caldwell, president American Assurance Association; treasurer the Anchor Life Insurance Co., director Royal Benefit Society'."

In view of this information the above entries on the books of Chas D Brainard, treasurer of the Royal Benefit Society, seemed to me to require explanation

I have called on the president of the Royal Benefit Society, Mr Thomas W Wilson, for an explanation and in reply thereto received the following letter, under date of December 14, from Springfield, Ill, addressed to me and signed by Thomas W Wilson, national president

"Permit us again to briefly outline the conditions at the Springfield branch office. The only record that could be kept in the Springfield branch office from work originated there is the receipts from members sent to that office and the disposition of those receipts

"Everything in that office was laid before you or your examiner, including all original reports and the book records of the same. Those records were all kept in ink and correctly kept. All money received was properly entered and all of it transmitted to the treasurer

"As you are aware from our statements both written and verbal, after the record was made each month there were some pencil notations made below the footings, which were not records but only made for convenience. Those penciled notations could have been erased before showing the books to you, but as stated above, everything was laid before you, and we think if you make any reference to those penciled notations you should make the full statement in accordance with the above

"There were records of the society kept both in Washington and Peoria and we know no reason why you should separate any of those records in a final examination

"It has already been shown to you that the bank book kept by the bank in Peoria was an original record, kept outside of the office of the society, and that it and the treasurer's book kept at Peoria agree and show that the money received by the treasurer was all deposited in the bank. The bank deposits made by the treasurer in Peoria included all that had been received, entered, and transmitted from the Springfield office, and also many thousands of dollars which the management of the society secured in addition to the amount paid by members. A difference must exist between records in the Springfield branch office and records kept in Peoria and that difference consists entirely of the money secured as stated above, which money did not pass through the Springfield branch office and record of it could not be kept in Springfield."

In a statement in the Illinois State Register, Springfield, Ill, November 28, given to the papers by Messrs, T W Wilson and O L Caldwell, they state that in April, 1913, the American Assurance Association purchased a little over 60 per cent of the Anchor Life stock and since that time has been successfully operating that company.

They made no reference to the Royal Benefit Society in this statement and Mr. Wilson recently stated to me that there was no connection between the American Assurance Association and the Royal Benefit Society.

The following table shows the certificates in force, assets, and liabilities of the Royal Benefit Society, and this was to me, in itself, sufficient reason for ordering this company to discontinue business in the District of Columbia.

### CERTIFICATES

Year	In force beginning of year	Written	Terminated	In force at end of year	Assets	Liabilities
1909 .....	13,719	16,175	10,061	19,833	\$37,887 31	\$32,217 93
1910 .....	19,833	12,906	16,967	15,772	29,782 41	51,761 42
1911 .....	15,772	5,090	11,048	9,814	26,980 89	65,908 94
1912 .....	11,949	2,451	7,045	7,355	18,003 87	74,251 19
1913 .....	7,355	1,493	2,860	5,988	9,899 33	78,265 11
July 31, 1914 .....	.....	.....	.....	.....	5,593 61	89,922 26

  

	Assets	Liabilities	Members
Jan 1, 1909 .....	\$37,887 31	\$32,217 93	13,719
Jan 1, 1910 .....	29,782 41	51,761 42	19,833
Jan 1, 1911 .....	26,980 89	65,908 94	15,772
Jan 1, 1912 .....	18,003 87	74,251 19	11,949
Jan 1, 1913 .....	9,899 33	78,265 11	7,355
July 31, 1914 .....	5,593 61	89,270 21	.....

The assets have decreased from \$37,000 to \$5,000 in round numbers, in five years. The liabilities have increased from \$32,000 to \$89,000, and the membership has decreased from 13,000 to 7,000.

In none of these figures have I included either the membership or the assets of the Famobrosis Society, also chartered under the laws of the District of Columbia, which entered into an agreement with the Royal Benefit Society in 1909. Later the Famobrosis Society entered suit in relation to this contract, claiming that the provisional contract made by the Royal Benefit Society officers had not been carried out. As a result of this, approximately \$37,000 funds of the Famobrosis Society are now held in escrow in banks in Washington and New York, and there are pending, to the best of my knowledge, four lawsuits, one in Illinois, one in Washington, D. C., and two in the State of New York, relative to this matter.

This litigation is surely and not slowly dissipating the dues collected from the members of these fraternal societies.

The statement of the Royal Benefit Society from March 10, 1911, to July 31, 1914, shows expended for

Salaries to officers.....	\$43,555 50
Managers' salaries.....	9,810 00
Salaries of office employes.....	28,301. 31
Salaries of deputies.....	5,481 00
Traveling expenses.....	28,036 65
Legal expenses.....	17,940 99

In all, the expenses of conducting the business for the period above referred to was \$239,520 71, whereas the total assessments received from members was \$395,372 49, or over 60 per cent, that is, over 60 cents out of every dollar has gone for expenses for a period of over three years, most of this having been spent in the Illinois branch of this Royal Benefit Society, which has not written a single new member and has not tried to write any new members according to the statement of its officers.

This statement by them has been verified by some 80 letters which I have received from the secretaries of the subordinate lodges throughout Illinois.

I addressed over 90 letters, one to each subordinate lodge, and they all said that no new members had been taken since August, 1913, the date which I specifically asked for.

One member states "The last application for membership was in February 10, 1906." Another states "I have collected assessments for the Society since the fall of 1908. The circle in this town has had no new members since I have had charge of collecting the assessments." One lady writes "I have not received any new



members There are only four members here We had a few more when the lodge started in 1903 \* \* \* My husband and myself feel that we are paying out our money each month for nothing, because we feel that if anything should happen we would never receive any insurance "

These are samples of answers received in response to my inquiry None of them indicated that any new members had been written during the period when the officers of this society have spent \$28,000 for traveling expenses and \$17,000 for legal expenses, most of which was spent in the Springfield branch, \$19,000 for traveling expenses, \$12,500 for legal expenses having been expended through that office

I am convinced that so long as insurance departments throughout the States of this Union, and I include the District of Columbia, are created for the purpose of supervising insurance they should have ample power over all forms of insurance, whatever its name, or the plan on which it is conducted, that they may protect the public From the very nature of the situation, the average individual is unable to protect himself or to know definitely what his protection really is

Thus insurance departments are the agencies created by the people to do for them what they can not individually do for themselves The law should give sufficient authority in this District, at least, to enable this department to prevent such unwarranted uses of the assessments paid in, mostly by poor people and by people who in good faith are attempting to provide for those dependent on them in case of death

This society has unpaid death claims dating back as far as 1910 The total amount of unpaid claims is over \$40,000

The Royal Benefit Society of Washington, D C , was successor to the Royal Benefit Society of New York and the National Fraternal Alliance of Baltimore, Md

In 1901 it took over the Union Indemnity League of Virginia It has also taken over or absorbed the Fraternal Endowment Order of Mutual Aid and Protective Association and the Continental Alliance Benefit Fund, both of New Orleans, La

Illustrating still further the manipulation by individuals of these so-called fraternal societies, it is interesting to note that the American Home Circle, of Rock Island, Ill , which was reinsured by the Royal Benefit Society in 1909, having no assets and considerable liabilities, had itself previously reinsured or had been consolidated with the American Union Relief Society, the Fraternal Tribunes, the Independent Order of Mutual Aid, the Farmers' Federation, the Fraternal Crystal Light

The chief asset used by men who thus handle these societies are the noblest sentiments and feelings the human race has developed All the fine words that the race has evolved are used to induce innocent and uninformed people to turn over their money to these societies

The very title of these societies illustrates very fully this point There are many legitimate and honest fraternal societies and associations Many of these are operated economically and honestly, but the law should apply to all societies Such law will not injure well-conducted fraternal societies but would be a protection to the public against spurious and extravagantly managed concerns

About the only method I have of regulating insurance of this character in the District of Columbia is the power of examination, which, I am glad to state, is absolute and complete, and the additional right of publicity, the records of this department being public records

Respectfully submitted.

C. F NESBIT, *Superintendent*

DEPARTMENT OF INSURANCE,  
Washington, D C , October 23, 1914.

HON CHARLES F. NESBIT,

*Superintendent of Insurance, District of Columbia*

DEAR SIR Pursuant to your direction, I have made an examination of the books and affairs of the Royal Benefit Society of the District of Columbia as of July 31, 1914.

On November 4, 1909, this society reinsured the members of the American Home Circle of Springfield, Ill A branch office was afterwards opened in the latter city, and the records of the former American Home Circle members have since been kept there This made it necessary for me to visit Springfield and examine the records of that branch The only books of record kept there consist of one containing receipts and another disbursements

On December 31, 1909, the Royal Benefit Society also made a provisional reinsurance contract or agreement with the Famobrosis Society of the District of Columbia.

It is claimed by the officers of the Famobrosis Society that all of the provisions of the contract have not been complied with The funds of the Famobrosis Society are held in escrow pending settlement of certain litigation concerning their owner-

ship Later in this report a more detailed account will be given of these reinsurance transactions

The following shows the financial status of the Royal Benefit Society as nearly as could be ascertained from the books and other records on July 31, 1914

Ledger assets Mar 9, 1911..... \$7,614.39

## INCOME

[Mar 10, 1911, to July 31 1914, inclusive.]

Assessments, less \$928 42 returned.....	\$395,372.49	
Medical examiners' fees.....	872 66	
Sick benefits returned.....	96 85	
Sale of lodge supplies.....	111 13	
Sale of office supplies.....	25 00	
Clerks' salaries returned.....	250 00	
Insurance department fees returned.....	45 00	
Traveling expenses returned.....	29 57	
Commissions returned.....	78 44	
Exchange of checks.....	1,120 10	
Borrowed money.....	42,246 93	
Overdraft.....	323 77	
Total income.....	\$440,571 94	
Sum of both amounts.....	448,186 33	

## DISBURSEMENTS

[Mar. 10, 1911, to July 31 1914 inclusive.]

Death claims.....	\$120,320 32	
Disability claims.....	80,317.13	
Commissions to deputies.....	43,732 97	
Collection of assessments.....	28,265 45	
Medical examiners' fees.....	3,955 32	
Salaries of officers.....	43,557 50	
Managers' salaries.....	9,810 00	
Salaries of office employees.....	28,801 31	
Salaries of deputies.....	5,481 00	
Postage, express, telegraph, and telephone.....	8,603 79	
Advertising, printing, and stationery.....	8,665 32	
Rent.....	8,032 15	
Traveling expenses.....	28,036 65	
Taxes and license fees.....	195 18	
Insurance department fees.....	370 00	
Legal expenses.....	17,940 99	
Lodge supplies.....	609 15	
Official publication.....	213 70	
Exchange of checks.....	1,120 10	
Services of detectives.....	584 97	
Interest on borrowed money.....	300 00	
Miscellaneous expenses.....	1,745 17	
Borrowed money returned.....	3,400 00	
Furniture and fixtures.....	193 00	
Total disbursements.....	\$443,751 17	
Balance.....	4,435.16	

## LEDGER ASSETS

Cash in office and in bank.....	\$1,469 34	
Agents' balances.....	3,791 82	
Due from Fambrosia Society.....	332 45	
Total ledger assets.....	\$5,593.61	

## NONLEDGER ASSETS

Assessments in hands of subordinate lodges.....	\$3,650 94	
Furniture and fixtures.....	1,500 00	
		<hr/> \$5,150 94
Gross assets.....		10,744.55

## ASSETS NOT ADMITTED.

Balance due from organizers not secured.....	\$3,291 82	
Due from Famobrosis Society.....	332 45	
Furniture and fixtures.....	1,500 00	
		<hr/> \$5,124.27
Total admitted assets.....		5,620.28

## LIABILITIES.

Death claims.....	\$43,469 01	
Disability.....	630 50	
		<hr/>
Total unpaid claims.....		\$44,099 51
Unpaid salaries.....		500 00
Borrowed money.....		44,346.93
Overdraft.....		323.77
		<hr/>
Total liabilities.....		89,270 21

The above statement was made from the books, including certain items in pencil memoranda relative to borrowed money. Mr. Wilson, however, has furnished a sworn statement to the effect that during 1912 and 1913, through his own personal efforts and credits, there was donated to the association \$18,893 39. This is not shown on the books and not included in this financial statement unless it includes some of the items carried as borrowed money.

The books show no borrowed money during 1911. Notwithstanding this, however, the sworn financial statement of the association filed with this department for 1911 shows liabilities for borrowed money amounting to \$13,398 98, and income from borrowed money amounting to \$11,998 98. The statement also shows disbursements of \$4,100 for borrowed money. These figures show that there should have been book items, of borrowed money received and borrowed money repaid, thereby increasing the liability for borrowed money \$7,898 90 more than shown by the books.

As a consequence of keeping separate and distinct records of the members of the American Home Circle and their funds in Springfield, while the records of the original Royal Benefit Society members and their funds are kept here, and the further fact that the records of the members and funds of both societies are not available in either city, together with the meagre records in the Springfield office, made it impossible to strike an exact balance. Some of the most important records shown me in Springfield were in lead pencil and were afterwards found to be entirely unreliable, as shown later by sworn answers of Thomas W. Wilson and Otho L. Caldwell, national president and assistant national secretary, respectively, to questions propounded by your examiner. These records related to large sums of money claimed to have been loaned and donated to the society. These amounts used in this report were not taken from the sworn statements referred to and some of them were at great variance with the pencil records in the books. The interrogatories and answers referred to are made a part of this record and marked Exhibits "A" and "B."

You will observe that all of the information asked for has not been given.

Exhibit A contains a statement that

"That said Thos. W. Wilson has, through his own individual and personal credit and efforts, fully satisfied for said Royal Benefit Society to said second party, the entire obligation under said agreement and schedule of loans, that said agreement and schedule of loans are not now outstanding against said Royal Benefit Society and that the obligations thereof and thereunder are satisfied and canceled, that said Royal Benefit Society does not now owe anything by reason of said agreement or schedule of loans to said second party or to any person, corporation, association, society, partnership, or otherwise, that there has been no subsequent or other act or acts transaction or transactions, other than the one above mentioned with said Thos. W. Wilson, with any person, corporation, association, society, partnership, or

otherwise, whereby said Royal Benefit Society is obligated to any extent whatsoever under said agreement or schedule of loans, and that there is no agreement or obligation against said Royal Benefit Society in any way or to any extent collateral to said agreement dated the 16th day of October, 1911, or to said schedule of loans, whereby said Royal Benefit Society was or is in any manner or to any extent under any, the slightest, obligation to any person, corporation, association, society, partnership, or otherwise

"And affiants further say that any and every obligation that might otherwise be due to said Thos W. Wilson from said Royal Benefit Society by reason of the satisfaction and settlement of the obligation of said Royal Benefit Society under said agreement dated the 16th day of October, 1911 and the schedule of loans thereto attached, is and has been fully, wholly, and completely released and donated by him, the said Thos W. Wilson, to said Royal Benefit Society without any, the slightest, reservation of any claim of any kind to recover or be paid the same or any part thereof

"And said affiants further say that in addition to the foregoing the amounts deposited by said Thos W. Wilson during the years 1912 and 1913 to the credit of the Royal Benefit Society being in the respective amounts of \$8,808.39 and \$10,085.00, have been absolutely donated by him, and the said Thos W. Wilson, to said Royal Benefit Society without any reservation or any claim to recover the said amounts or any part thereof, and that said Royal Benefit Society does not now owe anything whatsoever to said Thos W. Wilson by reason of any of the amounts so deposited as aforesaid by him to the credit of said Royal Benefit Society during the years 1912 and 1913, and that the forms of release of said claims are as shown in Exhibit B and Exhibit C hereto attached "

It will be observed that the affidavit does not contain the name of the second party of the agreement dated October 16, 1911, from whom the money is alleged to have been borrowed, nor the date on which the borrowed money was repaid

#### HISTORY

The Royal Benefit Society was incorporated under the laws of the District of Columbia in November, 1897, and has transacted business as a fraternal beneficial association here and in a number of the States since that time

On November 4, 1909, it reinsured the members of the American Home Circle, a fraternal beneficial association incorporated under the laws of Illinois, and on December 31, 1909, it entered into a provisional contract and reinsurance with the Famobrosis Society, another fraternal beneficial association, which was incorporated under the laws of the District of Columbia in 1901. Copies of this reinsurance contract and agreement are made a part of this record and marked Exhibits "C" and "D"

When the Royal Benefit Society reinsured the American Home Circle, the latter society was without funds, and in fact its records show an overdraft of \$412.55, and it had a number of unpaid death claims

The object of reinsuring the American Home Circle, which had no assets and which did have liabilities, is not apparent. The membership has since dwindled, and there appears to be practically no effort to get new members in that branch of the society. The last application in the Springfield branch of the society appears to have been written some time in 1910

The fact that some of the members of the American Home Circle were more than 55 years old, who did not pass medical examinations when reinsured, is a subject for consideration

The number of American Home Circle members remaining in the society on January 1, 1913, was 1,917, while the number on July 31 was only 1,699.

#### "FAMOBROSIS DIVISION."

The articles of agreement between the Royal Benefit Society and the Famobrosis Society, relative to the reinsurance of the membership of the latter society by the former, were provisionally conditioned on the securing by the Royal Benefit Society at least 1,000 new members in the "Famobrosis Division." The articles of agreement also provided that the members of the "Famobrosis Division" and new members taken in should be carried in the "Famobrosis Division" and operated under the "Morse equalization plan." The assets of the latter society, amounting to \$37,716.51 on January 31, 1910, are still held in escrow as related above

The litigation in connection with the ownership of these funds has been very expensive to the Royal Benefit Society, particularly in the matter of legal and traveling expenses.

Practically all of the members taken over from the Famobrosis Society were induced to return to the original management some time during the fall of 1911, who have collected the assessments since that time

During the period that the Royal Benefit Society held the said members an "advisory council," composed of Howard H. Moise, Joseph Clark, and Ellis E. Waring, were paid salaries of \$1,200, \$300, and \$900, respectively, per annum. They were authorized to maintain an office at an annual expense of not to exceed \$500. The creation of this board caused a duplication of officers and salaries which does not appear to have been justified.

#### ASSETS

The cash in office and in bank amounted to \$1,469 34, against which there was an overdraft for \$323 77, leaving the net amount \$1,145 57. All of the other assets were disallowed under the head of assets not admitted.

#### LIABILITIES.

The bulk of the liabilities consisted of unpaid death claims, amounting to \$43,469 01, and borrowed money, amounting to \$24,998 98. The amount carried in this report representing death claims is the amount for which the society is liable after they have been scaled in accordance with the by-laws.

Of the liability for death claims, \$35,227 64 was due the beneficiaries of members of the Illinois branch, and \$8,191 37 to beneficiaries looking to the home office in Washington for settlement. Although the two branches constitute one society, the Springfield and Washington branches are operated, to a considerable extent, as separate institutions. The national secretary in this city states that the only reports of the financial transactions of the Illinois branch are sent him once a year when it is necessary to furnish this department with an annual statement under the law. He receives assessments and pays his expenses and claims, and the Springfield branch does likewise. The borrowing and repaying of money is all done in the Springfield branch, and none of it is used to pay the claims or expenses of the home-office branch here.

#### CONCLUSION

The financial condition of this society has been continually getting worse since 1909, as shown by the following exhibit of assets and liabilities.

Assets	Liabilities
\$37,887 31	\$32,217 93
29,732 41	51,761.42
26,980 89	65,908 94
18,003 87	74,251 19
9,869 38	78,265 11
5,593 61	89,922.26

This statement does not contain the funds owned by the Famobrosis Society prior to its provisional reinsurance with this society, which are now held in escrow.

The society, especially the Illinois branch, is operated under a very high expense ratio. This to a considerable extent is caused by the litigation with the Famobrosis Society in connection with the possession of certain funds heretofore referred to. In view of the fact that no original applications have been written for several years it would appear that the salaries of the officers of this branch are excessive. In 1913 these salaries amounted to \$7,700, and during the first seven months of the present year they amounted to \$3,700.

The society does not appear to be operated in accordance with its by-laws. Section 1 of article 4 provides, "That the executive department of the society shall consist of the executive officers, being the national president, the national vice president, the national secretary, the national treasurer, the national medical director, and the national attorney, and the executive committee while exercising executive functions, the supreme executive power shall be vested in the national president."

Section 1 of article 6 provides that "During the year 1913 and quadrennially thereafter the five members of the executive committee shall be elected by a direct vote of the membership." In view of the statements of the national secretary in reply to questions propounded by you on the 28th ultimo, when he stated that he was made national secretary in 1912 he did not know anything about an executive committee meeting in 1913 and did not receive notices of such meetings, knew nothing about the executive committee authorizing Mr. Wilson or anyone else to borrow money to

pay claims or for any other purpose, knows nothing about money having been donated, does not know of anything having ever come before the executive committee relative to putting the Royal Benefit Society on a legal reserve basis "

So far as putting the said society on a legal reserve basis, it is difficult to see how such a thing could be accomplished, when we take into consideration that while reserving the right to defer the payment of claims for nine months it finds itself with many thousands of dollars due for death claims

For a long time this department has been receiving circulars from persons in different parts of the country making inquiry as to what connection the Royal Benefit Society has with the American Assurance Association of Arizona. Some of these persons stated that they had purchased stock, and others stated that they had sold it to others or had acted as agents to sell it to others and some inquired as to whether they were justified in selling the stock

The circulars stated, among other things, that "The American Assurance Association and Royal Benefit Society are incorporated companies with charter rights which permit them to engage in all forms of insurance by conforming with the insurance laws of the States in which they did business

"It is the purpose of the American Assurance Association and the Royal Benefit Society to capitalize a legal reserve life insurance company to control the 15,000 policyholders of the Royal Benefit Society and its premium receipts, future income from any and all sources

"The American Assurance Association will provide for the expedience of the policies now in force with the Royal Benefit Society by having certificates of assumption issued, which is equivalent to new policies "

The letterheads of these two corporations showed that practically the same men are operating them

The national president and the national attorney for the Royal Benefit Society stated to me that there is no connection between the American Assurance Association and the Royal Benefit Society. In conducting this examination I saw no records indicating that they were operating together

Respectfully submitted

(Signed) DANIEL CURRY, *Examiner.*

DISTRICT OF COLUMBIA, ss.

Personally appeared before me, Daniel Curry, examiner of the department of insurance, who, being sworn, deposed and said that the foregoing report was true to the best of his information, knowledge, and belief.

(Signed) DANIEL CURRY, *Examiner.*

(Signed) ARTHUR G COLE, *Notary Public, D C*

[SEAL]

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915.*

	Filing fees	Taxes	Total.
LIFE			
Ætna Life Insurance Co., Hartford, Conn. . . . .	\$10 00	\$466 43	\$476 43
Ætna Life, Accident and Liability Department, Hartford, Conn. . . . .		615 23	615 23
American National Insurance Co., Galveston, Tex. . . . .	5 86		5 86
Atlantic Life Insurance Co., Richmond, Va. . . . .	5 84		5 84
Baltimore Life Insurance Co., Baltimore, Md. . . . .	10 00	585 24	595 24
Bankers' Life Co., Des Moines, Iowa. . . . .	10 00	193 41	203 41
Berkshire Life Insurance Co., Pittsfield, Mass. . . . .	10 00	193 20	203 20
Columbian National Life, Boston, Mass. . . . .	10 00	115.93	125 93
Connecticut Mutual Life, Hartford, Conn. . . . .	10 00	860 81	870 81
Continental Assurance Co., Chicago, Ill. . . . .	10 00	32 52	42 52
Equitable Life Assurance Society, New York, N. Y. . . . .	10 00	4,139 00	4,149 00
Equitable Life Insurance Co., Washington, D. C. . . . .	10 00	2,432 78	2,442 78
Eureka Life Insurance Co., Baltimore, Md. . . . .	10 00	884 12	894 12
First National Life Insurance Co., New York, N. Y. . . . .	10 00	548 74	558 74
First National Life Insurance Co., New York, N. Y. . . . .	10 00	14. 52	151 53
First National Life Insurance Co., New York, N. Y. . . . .	10 00	976 52	986 52
First National Life Insurance Co., New York, N. Y. . . . .	10 00	28 93	38 93
First National Life Insurance Co., New York, N. Y. . . . .	10 00	1,428 88	1,438 88
First National Life Insurance Co., New York, N. Y. . . . .	10 00	1,064 15	1,074.15
First National Life Insurance Co., New York, N. Y. . . . .	10 00	980 38	990 38
First National Life Insurance Co., New York, N. Y. . . . .	10 00	39 83	49 83
First National Life Insurance Co., New York, N. Y. . . . .	10 00	874 47	884 47
Merchants Life Insurance Co., Burlington, Iowa. . . . .	12 50		12 50
Metropolitan Life Insurance Co., New York, N. Y. . . . .	10 00	14,588 19	14,598 19
Mutual Benefit Life, Newark, N. J. . . . .	10 00	1,815 56	1,825 56
Mutual Life Insurance Co., New York, N. Y. . . . .	10 00	3,715.47	3,725.47

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued*

	Filing fees	Taxes	Total.
LIFE—continued			
National Life Insurance Co., Montpelier, Vt. . . . .	\$10 00	\$154 73	\$164 73
New England Mutual Life, Boston, Mass. . . . .	10 00	1,339 57	1,349 57
New York Life Insurance Co., New York, N. Y. . . . .	10 00	4,105 97	4,115 97
Northwestern Mutual Life, Milwaukee, Wis. . . . .	10 00	2,928 71	2,938 71
Pacific Mutual Life, Los Angeles, Cal. . . . .	10 00	466 42	476 42
Penn. Mutual Life, Philadelphia, Pa. . . . .	10 00	3,318 95	3,328 95
Philadelphia Life Insurance Co., Philadelphia, Pa. . . . .	10 00	45 18	55 18
Phoenix Mutual Life, Hartford, Conn. . . . .	10 00	757 44	767 44
Pittsburgh Life & Trust Co., Pittsburgh, Pa. . . . .	10 00	130 51	140 51
Provident Life & Trust Co., Philadelphia, Pa. . . . .	10 00	1,381 26	1,391 26
Prudential Insurance Co., Newark, N. J. . . . .	10 00	7,491 93	7,491 93
Reliance Life Insurance Co., Pittsburgh, Pa. . . . .	10 00	158 77	168 77
Security Mutual Life, Birmingham, N. Y. . . . .	10 00	148 67	158 67
Travelers' Insurance Co., Hartford, Conn. . . . .	10 00	2,709 26	2,719 26
Union Central Life, Cincinnati, Ohio . . . . .	10 00	669 96	679 96
United States Life, New York, N. Y. . . . .	10 00	16 03	26 03
ASSESSMENT LIFE			
American Temperance Life, New York, N. Y. . . . .	10 00	10 17	20 17
Capitol City Benefit Society, Washington, D. C. . . . .	10 00	420 80	430 80
Continental Life Insurance Co., Richmond, Va. . . . .	10 00	105 19	115 19
Home Beneficial Association, Richmond, Va. . . . .	10 00	422 66	432 66
Merchants' Life Association, Burlington, Iowa . . . . .	10 00	40 30	40 30
National Benefit Association, Washington, D. C. . . . .	10 00	398 99	408 99
Old Dominion Life Insurance Co., Norfolk, Va. . . . .	6 67	6 67	6 67
Peoples' Mutual Benefit Insurance Co., Washington, D. C. . . . .	10 00	2,099 09	2,109 09
Provident Relief Association, Washington, D. C. . . . .	10 00	1,115 30	1,125 30
Richmond Beneficial Insurance Co., Richmond, Va. . . . .	10 00	111 29	121 29
FRATERNAL			
American Workmen, Washington, D. C. . . . .	5 00	5 00	5 00
Ben Hur, Supreme Tribe, Crawfordsville, Ind. . . . .	5 00	5 00	5 00
Capitol Indemnity Society, Philadelphia, Pa. . . . .	5 00	5 00	5 00
Catholic Benevolent Legion, Brooklyn, N. Y. . . . .	5 00	5 00	5 00
Catholic Women's Benevolent Legion, New York, N. Y. . . . .	5 00	5 00	5 00
Catholic Knights of America, St. Louis, Mo. . . . .	5 00	5 00	5 00
Columbian Fraternal Association, Washington, D. C. . . . .	5 00	5 00	5 00
Columbian Woodmen, Atlanta, Ga. . . . .	5 00	5 00	5 00
Golden Cross, United Order of, Knoxville, Tenn. . . . .	5 00	5 00	5 00
Independent Order of St. Luke, Richmond, Va. . . . .	5 00	5 00	5 00
Heptasophs, Improved Order of, Baltimore, Md. . . . .	5 00	5 00	5 00
Iroquois, Order of, Buffalo, N. Y. . . . .	5 00	5 00	5 00
Jonah of America, Royal Order of, Washington, D. C. . . . .	5 00	5 00	5 00
Knights of Columbus, New Haven, Conn. . . . .	5 00	5 00	5 00
Knights of Industry, Washington, D. C. . . . .	5 00	5 00	5 00
Knights of Pythias, N. A., S. A., E. A., A. and A., Washington, D. C. . . . .	5 00	5 00	5 00
Knights of Pythias, (Insurance Department), Washington, D. C. . . . .	5 00	5 00	5 00
Ladies of the Maccabees of the World, Port Huron, Mich. . . . .	5 00	5 00	5 00
Ladies of the Modern Maccabees, Port Huron, Mich. . . . .	5 00	5 00	5 00
Loyal Guard, Flint, Mich. . . . .	5 00	5 00	5 00
Maccabees, The, Port Huron, Mich. . . . .	5 00	5 00	5 00
Masonic Mutual Life Association, Washington, D. C. . . . .	5 00	5 00	5 00
Modern Brotherhood of America, Mason City, Iowa . . . . .	5 00	5 00	5 00
Modern Woodmen of America, Rock Island, Ill. . . . .	5 00	5 00	5 00
National Fraternal Society of the Deaf, Chicago, Ill. . . . .	5 00	5 00	5 00
National Protection Legion, Waverly, N. Y. . . . .	5 00	5 00	5 00
National Union, Toledo, Ohio . . . . .	5 00	5 00	5 00
Order Brith Abiahm, New York, N. Y. . . . .	5 00	5 00	5 00
Order of United Commercial Travelers of America, Columbus, Ohio. . . . .	5 00	5 00	5 00
Patricians, Washington, D. C. . . . .	5 00	5 00	5 00
Protected Home Circle, Sharon, Pa. . . . .	5 00	5 00	5 00
Railway Mail Association, Portsmouth, N. H. . . . .	5 00	5 00	5 00
Royal Arcanum, Boston, Mass. . . . .	5 00	5 00	5 00
Royal Highlanders, Aurora, Nebr. . . . .	5 00	5 00	5 00
Royal Neighbors of America, Rock Island, Ill. . . . .	5 00	5 00	5 00
Southern Woodmen, Birmingham, Ala. . . . .	5 00	5 00	5 00
Woodmen Circle, Omaha, Nebr. . . . .	5 00	5 00	5 00
Woodmen of the World, Omaha, Nebr. . . . .	5 00	5 00	5 00
Workmen's Circle, New York, N. Y. . . . .	5 00	5 00	5 00
CASUALTY.			
Ætna Accident & Liability Co., Hartford, Conn. . . . .	10 00	160 36	170 36
American Automobile Insurance Co., St. Louis, Mo. . . . .	10 00	10 00	10 00
American Credit Indemnity Co., St. Louis, Mo. . . . .	10 00	10 00	10 00
American Fidelity Co., Montpelier, Vt. . . . .	10 00	3 79	13 79
American Indemnity Co., Galveston, Tex. . . . .	10 00	10 00	10 00

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.*

	Filing fees.	Taxes.	Total.
CASUALTY—continued.			
Brotherhood Accident Co., Boston, Mass.	\$10.00	\$15.90	\$25.90
Casualty Co. of America, New York, N. Y.	10.00	74.51	84.51
Columbia Plate Glass Insurance Co., Washington, D. C.	10.00	37.28	47.28
Commercial Casualty Insurance Co., Newark, N. J.	10.00	1.65	11.65
Commercial National Insurance Co., Washington, D. C.	10.00	1,126.32	1,136.32
Continental Casualty Co., Chicago, Ill.	10.00	561.72	571.72
Employers Liability Assurance Corporation, England	10.00	403.79	413.79
Equitable Accident Co., Boston, Mass.	10.84	.....	10.84
Fidelity and Casualty Co., New York, N. Y.	10.00	843.44	853.44
Fidelity & Deposit Co. of Maryland, Baltimore, Md.	10.00	1,147.96	1,157.96
Frankfort General Insurance Co., Germany	10.00	174.85	184.85
General Accident, Fire, and Life, Scotland	10.00	378.21	388.21
Georgia Casualty Co., Macon, Ga.	10.00	149.68	159.68
Globe Indemnity Co. of New York, New York, N. Y.	10.00	148.87	158.87
Great Eastern Casualty Co., New York, N. Y.	10.00	211.57	221.57
Hartford Accident & Indemnity Co., Hartford, Conn.	10.00	4.12	14.12
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	10.00	33.12	43.12
Home Plate Glass Insurance Co., Washington, D. C.	10.00	89.41	99.41
Indiana & Ohio Live Stock Insurance Co., Crawfordsville, Ind.	10.00	7.64	17.64
Lloyds Plate Glass Insurance Co., New York, N. Y.	10.00	8.99	18.99
London & Lancashire Indemnity Co. of America, New York, N. Y.	5.00	.....	5.00
Loyal Protective Insurance Co., Boston, Mass.	10.00	1.81	11.81
Maryland Casualty Co., Baltimore, Md.	10.00	614.51	624.51
Massachusetts Accident Co., Boston, Mass.	10.00	85.10	95.10
Massachusetts Bonding & Insurance Co., Boston, Mass.	10.00	502.95	512.95
Metropolitan Casualty Insurance Co., New York, N. Y.	10.00	28.33	38.33
National Casualty Co., Detroit, Mich.	10.00	1.69	11.69
National Surety Co., New York, N. Y.	10.00	6.85	16.85
New Amsterdam Casualty Co., New York, N. Y.	10.00	96.34	106.34
New England Casualty Co., Boston, Mass.	10.00	36.55	46.55
New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J.	10.00	52.01	62.01
New York Plate Glass Insurance Co., New York, N. Y.	10.00	32.40	42.40
North American Accident Insurance Co., Chicago, Ill.	10.00	180.38	190.38
Ocean Accident & Guarantee Corporation, New York, N. Y.	10.00	87.28	97.28
Peerless Casualty Co., Keene, N. H.	10.00	17.59	27.59
Preferred Accident Insurance Co., New York, N. Y.	10.00	159.43	169.43
Prudential Casualty Co., Indianapolis, Ind.	10.00	30.89	40.89
Royal Indemnity Co., New York, N. Y.	10.00	255.33	265.33
Southern Security Insurance Co., Colbert, Okla.	10.00	64.78	74.78
Standard Accident Insurance Co., Detroit, Mich.	10.00	109.75	119.75
Travelers Indemnity Co., Hartford, Conn.	10.00	110.48	120.48
Union Casualty Insurance Co., Philadelphia, Pa.	10.00	119.59	129.59
United States Casualty Co., New York, N. Y.	10.00	238.16	248.16
United States Fidelity & Guaranty Co., Baltimore, Md.	10.00	175.75	185.75
Zurich General Accident & Liability Insurance Co., Switzerland	11.67	.....	11.67
FIRE.			
Aachen and Munich Fire, Germany	10.00	66.75	76.75
Ætna Insurance Co., Hartford, Conn.	10.00	161.07	171.07
Agricultural Insurance Co., Watertown, N. Y.	10.00	41.75	51.75
Allemania Fire Insurance Co., Pittsburgh, Pa.	10.00	5.59	15.59
American Automobile Insurance Co., St. Louis, Mo.	10.00	34.35	44.35
American Central Insurance Co., St. Louis, Mo.	10.00	88.77	98.77
American Druggists Fire Insurance Co., Cincinnati, Ohio.	10.00	1.72	11.72
American Eagle Fire Insurance Co., New York, N. Y.	5.84	.....	5.84
American & Foreign Marine Insurance Co., New York, N. Y.	10.00	27.16	37.16
American Insurance Co., Newark, N. J.	10.00	95.17	105.17
Arlington Fire Insurance Co., Washington, D. C.	10.00	193.83	203.83
Atlas Assurance Co., England	10.00	44.58	54.58
Automobile Insurance Co. of Hartford, Hartford, Conn.	10.00	58.38	68.38
Boston Insurance Co., Boston, Mass.	10.00	247.35	257.35
British Assurance Co., Toronto, Canada	10.00	66.65	76.65
British & Foreign Marine Insurance Co., England	10.00	67.51	77.51
Buffalo German Insurance Co., Buffalo, N. Y.	10.00	48.38	58.38
Caledonian Insurance Co., Scotland	10.00	30.69	40.69
Camden Fire Association, Camden, N. J.	10.00	47.53	57.53
Citizens Insurance Co., St. Louis, Mo.	10.00	40.87	50.87
Citizens Fire Insurance Co., Charleston, W. Va.	.....	.11	.11
Columbia Insurance Co., Jersey City, N. J.	10.00	2.11	12.11
City of New York Insurance Co., New York, N. Y.	.....	28.73	28.73
Commercial Union Assurance Co., England	10.00	202.20	212.20
Commercial Union Fire Insurance Co. of New York, New York, N. Y.	10.00	21.10	31.10
Commonwealth Insurance Co. of New York, New York, N. Y.	10.00	12.53	22.53
Concordia Fire Insurance Co., Milwaukee, Wis.	12.50	.....	12.50
Connecticut Fire Insurance Co., Hartford, Conn.	10.00	63.00	73.00
Continental Insurance Co., New York, N. Y.	10.00	230.50	240.50
Corcoran Fire Insurance Co., Washington, D. C.	10.00	196.29	206.29
County Fire Insurance Co., Philadelphia, Pa.	10.00	23.91	33.91



*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.*

	Filing fees.	Taxes.	Total.
FIRE—continued.			
Dixie Fire Insurance Co., Greensboro, N. C.		\$32.38	\$32.38
Equitable Fire & Marine Insurance Co., Providence, R. I.	\$10.00	10.37	20.37
Federal Insurance Co., Jersey City, N. J.	10.00	3.58	13.58
Fidelity-Phoenix Fire Insurance Co., New York, N. Y.	10.00	90.94	100.94
Fire Association of Philadelphia, Philadelphia, Pa.	10.00	78.52	88.52
Fireman's Fund Insurance Co., San Francisco, Cal.	10.00	261.61	271.61
Firemen's Insurance Co., Washington, D. C.	10.00	394.98	404.98
Firemen's Insurance Co., Newark, N. J.	10.00	26.42	36.42
First National Fire Insurance Co., Washington, D. C.	10.00	63.03	73.03
Fitchburg Mutual Fire Insurance Co., Fitchburg, Mass.	10.00		10.00
Franklin Fire Insurance Co., Philadelphia, Pa.	10.00	\$4.50	94.50
General Fire Assurance Co., Paris, France	12.50		12.50
German Alliance Insurance Co., New York, N. Y.	10.00	16.05	26.05
German-American Fire Insurance Co., Baltimore, Md.	10.00	8.15	18.15
German-American Fire Insurance Co., Washington, D. C.	10.00	249.74	259.74
German-American Insurance Co., New York, N. Y.	10.00	337.40	347.40
German Fire Insurance Co., New York, N. Y.	10.00	30.67	40.67
Girard Fire & Marine Insurance Co., Philadelphia, Pa.	10.00	13.82	23.82
Glens Falls Insurance Co., Glens Falls, N. Y.	10.00	62.60	72.60
Globe & Rutgers Fire Insurance Co., New York, N. Y.	10.00	81.13	91.13
Granite State Fire Insurance Co., Portsmouth, N. H.	10.00	48.13	58.13
Hamburg-Bremen Fire Insurance Co., New York, N. Y.	10.00	54.55	64.55
Hanover Fire Insurance Co., New York, N. Y.	10.00	104.09	114.09
Hartford Fire Insurance Co., Hartford, Conn.	10.00	257.92	267.92
Home Insurance Co., New York, N. Y.	10.00	906.25	916.25
Humboldt Fire Insurance Co., Pittsburgh, Pa.	10.00	24.46	34.46
Imperial Assurance Co., New York, N. Y.	12.50		12.50
Indemnity Mutual Marine Assurance Co., England	10.00	4.87	14.87
Insurance Co. of North America, Philadelphia, Pa.	10.00	489.68	499.68
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	10.00	99.12	109.12
Law Union & Rock, England	10.00	12.19	22.19
Liverpool & London & Globe, England	10.00	397.11	407.11
London Assurance Corporation, England	10.00	77.99	87.99
London & Lancashire Fire Insurance Co., England	10.00	31.98	41.98
Mannheim Insurance Co., Germany	10.00	5.54	15.54
Marine Insurance Co. (Ltd.), England	11.67		11.67
Maryland Motor Car Insurance Co., Wilmington, Del.	10.00	20.77	30.77
Massachusetts Fire & Marine Insurance Co., Boston, Mass.	10.00	13.69	23.69
Mechanics & Traders Insurance Co., New Orleans	12.50		12.50
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.	10.00	29.22	39.22
Mutual Fire Insurance Co., Sandy Springs, Md.	10.00		10.00
Mutual Fire Insurance Co., Washington, D. C.	10.00		10.00
Mutual Investment Fire Insurance Co., Washington, D. C.	10.00		10.00
Mutual Protection Fire Insurance Co., Washington, D. C.	10.00		10.00
National Fire Insurance Co., Hartford, Conn.	10.00	239.43	249.43
National Fire Insurance Co. of Paris, France, Providence, R. I.	10.00	6.24	16.24
National Union Fire Insurance Co., Pittsburgh, Pa.	10.00	30.59	40.59
National Union Insurance Co., Washington, D. C.	10.00	285.00	295.00
Newark Fire Insurance Co., Newark, N. J.	10.00	67.75	77.75
New Hampshire Fire Insurance Co., Manchester, N. H.	10.00	67.63	77.63
Niagara Fire Insurance Co., New York, N. Y.	10.00	.65	10.65
North British & Mercantile Insurance Co., New York, N. Y.	10.00	13.11	23.11
North British & Mercantile Insurance Co., England	10.00	171.42	181.42
North River Insurance Co., New York, N. Y.	10.00	7.46	17.46
Northern Assurance Co., England	10.00	182.99	192.99
Northwestern National Insurance Co., Milwaukee, Wis.	10.00	494.81	504.81
Norwich Union Fire Insurance Society, England	10.00	94.97	104.97
Old Colony Insurance Co., Boston, Mass.	10.00	24.93	34.93
Orient Insurance Co., Hartford, Conn.	10.00	155.30	165.30
Palatine Insurance Co., England	10.00	73.92	83.92
Pennsylvania Fire Insurance Co., Philadelphia, Pa.	10.00	54.58	64.58
Peoples National Fire Insurance Co., Wilmington, Del.	12.50		12.50
Phoenix Fire Insurance Co., Paris, France	10.00	4.97	14.97
Phoenix Assurance Co., England	10.00	53.65	63.65
Phoenix Insurance Co., Hartford, Conn.	10.00	95.79	105.79
Potomac Insurance Co., Washington, D. C.	10.00	222.14	232.14
Providence Washington Insurance Co., Providence, R. I.	10.00	146.70	156.70
Prussian National Insurance Co., Stettin, Germany	10.00	42.20	52.20
Queen Insurance Co., New York, N. Y.	10.00	112.52	122.52
Rhode Island Insurance Co., Providence, R. I.	10.00	23.59	33.59
Royal Exchange Assurance, England	10.00	95.58	105.58
Royal Insurance Co., England	10.00	612.74	622.74
St. Paul Fire & Marine Insurance Co., St. Paul, Minn.	10.00	26.36	36.36
Scottish Union & National Insurance Co., England	10.00	151.45	161.45
Security Insurance Co., New Haven, Conn.	10.00	55.84	65.84
Springfield Fire & Marine, Springfield, Mass.	10.00	211.04	221.04
Standard Fire Insurance Co., Hartford, Conn.	10.00	61.63	71.63
Sterling Fire Insurance Co., Indianapolis, Ind.	10.00	22.23	32.23
Subscribers at United States Lloyds, New York, N. Y.	10.00	69.25	79.25

*Taxes and fees paid by all insurance companies and associations, agents, brokers, and solicitors authorized in the District of Columbia for year 1915—Continued.*

	Filing fees.	Taxes.	Total.
<b>FIRE—continued.</b>			
Sun Insurance Office, England.....	\$10.00	\$14.04	\$24.04
Svea Fire & Life Insurance Co., Sweden.....	10.00	11.20	21.20
Teutonia Fire Insurance Co., Pittsburgh, Pa.....	10.00	37.10	47.10
Union Assurance Society, England.....	10.00	26.04	36.04
Union Fire Insurance Co., Paris, France.....	10.00	16.67	26.67
Union Marine Insurance Co., England.....	10.00	3.60	13.60
Virginia Fire & Marine Insurance Co., Richmond, Va.....	10.00	25.25	35.25
Vulcan Insurance Co., New York, N. Y.....	6.67	.....	6.67
Westchester Fire Insurance Co., New York, N. Y.....	10.00	70.17	80.17
Western Assurance Co., Toronto, Canada.....	10.00	21.36	31.36
Williamsburgh City Fire, New York, N. Y.....	10.00	38.31	48.31
Total.....	2,360.06	86,548.83	88,908.89
Principal agents.....			9,779.24
Solicitors.....			5,981.61
Brokers.....			1,808.35
Assignments.....			80.50
Total collections for year 1915.....			106,058.59

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915.*

[Required under sec. 651 of the Code.]

Name of company.	Assets.	Liabilities.	Surplus.
<b>LOCAL LIFE INSURANCE COMPANY.</b>			
<i>Stock (1).</i>			
Equitable, Washington, D. C.....	\$505,466.70	\$361,233.97	\$144,232.73
<b>DOMESTIC LIFE INSURANCE COMPANIES.</b>			
<i>Mutual (19).</i>			
Baltimore Life, Baltimore, Md.....	3,205,892.16	2,765,599.22	440,292.94
Bankers Life, Des Moines, Iowa.....	27,934,421.21	26,543,134.63	1,391,286.58
Berkshire Life, Pittsfield, Mass.....	22,825,716.50	20,950,339.05	1,875,377.45
Connecticut Mutual Life, Hartford, Conn.....	74,182,780.79	69,631,471.74	4,551,309.05
Eureka Life, Baltimore, Md.....	376,313.67	295,347.02	80,966.65
Fidelity Mutual Life, Philadelphia, Pa.....	31,278,578.35	27,628,421.68	3,650,156.67
John Hancock Mutual Life, Boston, Mass.....	125,075,333.05	111,105,380.82	13,969,952.23
Massachusetts Mutual Life, Springfield, Mass.....	86,896,603.39	79,209,234.41	7,687,368.98
Metropolitan Life, New York, N. Y.....	541,283,326.35	503,999,235.03	37,284,091.32
Mutual Benefit Life, Newark, N. J.....	190,330,153.12	175,408,987.00	14,921,166.12
Mutual Life, New York, N. Y.....	616,528,254.00	516,196,560.06	100,331,693.94
National Life, Montpelier, Vt.....	63,823,905.02	53,816,737.32	10,007,167.70
New England Mutual Life, Boston, Mass.....	74,274,980.68	66,387,475.35	7,887,505.33
New York Life, New York, N. Y.....	882,917,849.85	754,548,629.56	128,369,220.29
Northwestern Mutual Life, Milwaukee, Wis.....	343,631,110.05	319,568,342.66	24,062,767.39
Penn Mutual Life, Philadelphia, Pa.....	160,500,403.72	138,528,008.04	21,972,395.68
Phoenix Mutual Life, Hartford, Conn.....	40,026,983.94	37,290,107.79	2,736,876.15
Prudential Insurance, Newark, N. J.....	383,982,866.78	333,302,599.51	50,680,267.27
Security Mutual Life, Binghamton, N. Y.....	7,628,611.78	7,089,286.47	539,325.31
<i>Stock (21).</i>			
Aetna Life, Hartford, Conn.....	124,238,552.93	103,136,104.16	21,102,448.77
American National, Galveston, Tex.....	3,584,070.22	2,682,617.10	901,453.12
Atlantic Life, Richmond, Va.....	3,027,652.96	2,455,653.78	571,999.18
Columbian National Life, Boston, Mass.....	11,266,237.96	9,699,498.27	1,566,739.69
Continental Assurance, Chicago, Ill.....	227,186.67	75,411.54	151,775.13
Equitable Life, New York, N. Y.....	546,961,912.46	457,892,383.14	89,069,529.32
Germania Life, New York, N. Y.....	52,581,562.87	45,812,726.82	6,768,836.05
Home Life, New York, N. Y.....	32,029,439.07	29,714,286.78	2,315,152.93
Jefferson Standard Life, Greensboro, N. C.....	6,354,913.02	5,305,841.93	1,049,071.09
Life Insurance Co. of Virginia, Richmond, Va.....	12,618,546.40	10,519,621.35	2,098,925.02
Manhattan Life, New York, N. Y.....	20,933,731.67	19,354,325.16	1,579,406.51
Maryland Life, Baltimore, Md.....	3,542,129.41	3,005,138.85	536,990.56
Merchants Life, Burlington, Iowa.....	1,378,547.11	1,181,422.42	197,124.69
Pacific Mutual Life, Los Angeles, Cal.....	35,656,611.04	31,117,706.69	4,538,904.35
Philadelphia Life, Philadelphia, Pa.....	4,549,622.71	3,710,604.84	839,017.87

## Financial condition of insurance companies and associations doing business in the District of Columbia, Dec 31, 1915—Continued

Name of company	Assets	Liabilities	Surplus
DOMESTIC LIFE INSURANCE COMPANIES—contd.			
<i>Stock (\$1)—Continued</i>			
Pittsburg Life & Trust, Pittsburgh, Pa.....	\$23,865,460 46	\$22,252,704 82	\$1,612,755 64
Provident Life & Trust, Philadelphia, Pa.....	87,573,848 99	79,311,724 31	8,262,124 68
Reliance Life, Pittsburgh, Pa.....	5,520,185 37	4,207,169 97	1,313,015 40
Travelers, Hartford, Conn.....	82,114,570 46	75,238,284 69	6,876,285 77
Union Central Life, Cincinnati, Ohio.....	109,385,066 09	90,616,420 73	18,768,645 36
United States Life, New York, N. Y.....	(1)	(1)	(1)
HEALTH, ACCIDENT, AND LIFE INSURANCE COMPANIES.			
[Operating under sec 653]			
<i>Local industrial (4).</i>			
Capital City Benefit Society, Washington, D. C. ....	95,711 70	4,693 62	91,018 08
National Benefit Association, Washington, D. C. ....	197,907 58	10,106 80	187,800 78
People's Mutual Benefit, Washington, D. C. ....	54,975 24	5,238 58	49,736 66
Provident Relief Association, Washington, D. C. ....	46,232 72	1,306 35	44,926 37
<i>Domestic industrial (5).</i>			
Continental Life Insurance Co., Richmond, Va.....	44,480 25	4,793 02	39,687 23
Home Beneficial Association, Richmond, Va.....	545,701 65	127,192 23	418,509 42
Richmond Beneficial Insurance, Richmond, Va ..	68,287 03	4,248 68	64,038 35
FRATERNAL BENEFICIAL ASSOCIATIONS.			
<i>Local (9)</i>			
American Workmen, Washington, D. C.....	12,782 39	134 00	12,648 39
Capital Indemnity, Washington, D. C.....	117 12	-----	117 12
Columbian Fraternal Association, Washington, D. C.	9,401 85	1,772 55	7,629 30
Jonavid of America (Royal Order of), Washington, D. C.....	1,736 76	-----	1 736 76
Knights of Industry, Washington, D. C.....	4,219 61	4,813 48	2 593 87
Knights of Pythias (insurance department), Washington, D. C.....	7,935,301 33	6,785,234 68	1,150,066 65
Knights of Pythias, N. A., S. A., E. A., A. and A., Washington, D. C.....	25,710 38	2,900 00	22,810 38
Masonic Mutual Life Association, Washington, D. C.	773,546 27	766,074 00	7,472 27
Patricians, Washington, D. C.....	18,279 44	8,391 70	9,887 74
<i>Domestic (\$2)</i>			
Ben Hur Supreme Tribe, Crawfordsville, Ind.....	1,582,632 23	118,643 90	1,463,988 33
Catholic Benevolent Legion, Brooklyn, N. Y.....	787,700 11	95,250 00	692,450 11
Catholic Knights of America, St. Louis, Mo.....	1,991,606 82	38,387 64	1,953,219 18
Catholic Women's Benevolent Legion, New York, N. Y.....	469,163 87	20,500 00	448,663 87
Columbian Woodmen (Eminent Household), Atlanta, Ga.....	710,180 49	100,927 18	609,253 31
Golden Cross (United Order of), Knoxville, Tenn.....	184,538 97	37,800 05	150,738 92
Heptasophs (Improved Order of), Baltimore, Md.....	391,807 02	357,849 38	33,957 64
Iroquois, Order of, Buffalo, N. Y.....	68,940 84	3,814 25	65,126 59
Independent Order of St. Luke, Richmond, Va.....	96,483 92	5,565 20	90,918 72
Knights of Columbus, New Haven, Conn.....	6,499,166 99	133,000 00	6,366,166 99
Ladies of the Modern Maccabees, Port Huron, Mich.....	1,239,649 41	32,418 39	1,207,231 02
Loyal Guard, Flint, Mich.....	191,207 05	11,691 66	179,515 39
Maccabees, The, Detroit, Mich.....	14,359,564 06	1,927,755 95	12,431,808 11
Modern Brotherhood of America, Mason City, Iowa.....	2,692,806 85	189,198 47	2,503,608 38
Modern Woodmen of America, Rock Island, Ill.....	16,026,452 22	1,990,458 25	14,035,993 97
National Fraternal Society of the Deaf, Chicago, Ill.....	87,654 61	250 00	87,404 61
National Protective Legion, Waverly, N. Y.....	202,238 71	42,520 41	159,718 30
National Union, Toledo, Ohio.....	2,665,834 00	350,402 76	2,315,431 24
Order Brith Abraham, New York, N. Y.....	237,647 49	125,148 99	112,498 50
Order United Commercial Travelers of America, Columbus, Ohio.....	619 605 06	278,091 93	341,513 13
Protected Home Circle, Sharon, Pa.....	1,348,019 12	36,500 00	1,311,519 12
Railway Mail Association, Portsmouth, N. H.....	152,689 07	8,561 39	144,127 68
Royal Arcanum, Boston, Mass.....	5,786,015 13	1,004,772 20	4,781,242 93
Royal Highlanders, Aurora, Nebr.....	1,877,809 22	22,966 67	1,854,842 55
Royal Neighbors of America, Rock Island, Ill.....	2,785,654 07	293,725 01	2,491,929 06
Southern Woodman, Birmingham, Ala.....	17,260 38	16,937 52	322 86
Women's Benefit Association of the Maccabees, Port Huron, Mich.....	9,427,754 07	214,639 20	9,213,114 87
Woodmen's Circle, Supreme Forest, Omaha, Nebr.....	5,060,770 54	226,243 34	4,834,527 20
Woodmen of the World, Omaha, Nebr.....	27,696,388 43	2,274,573 82	25,421,814 61
Workmen's Circle, New York, N. Y.....	617,429 12	28,500 66	588,919 46

<sup>1</sup> Withdrew from the District.<sup>2</sup> Minus

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.*

Name of company	Assets	Liabilities	Surplus
LOCAL CASUALTY COMPANIES			
<i>Stock (2)</i>			
Commercial National, Washington, D. C.....	\$29,584 90	\$1,300 15	\$28,284 75
Home Plate Glass, Washington, D. C.....	40,066 35	4,123 54	35,942 81
DOMESTIC CASUALTY COMPANIES.			
<i>Stock (48)</i>			
Ætna Accident and Liability, Hartford, Conn.....	4 383,809 23	2,163,755 27	2,220,053 96
Ætna Life (accident department), Hartford, Conn..	(1)	(1)	(1)
American Automobile Insurance Co., St. Louis, Mo.	925,974 09	575,758 48	350,215 61
American Credit-Indemnity Co., New York, N. Y..	1,191,375 93	640,488 57	550,887 36
American Fidelity, Montpelier, Vt.....	851,803 56	418,473 74	433,329 82
American Indemnity, Galveston, Tex.....	919,685 02	313,260 71	606,424 31
Brotherhood Accident, Boston, Mass.....	262,807 31	87,507 74	175,299 57
Casualty Co. of America, New York, N. Y.....	3,637,176 88	2,873,569 67	763,607 21
Columbian National Life (accident department), Boston, Mass.....	(1)	(1)	(1)
Commercial Casualty, Newark, N. J.....	1,623,313 22	969,338 75	655,974 47
Continental Casualty, Hammond, Ind.....	2,100,919 21	1,500,919 21	600,000 00
Equitable Accident Co., Boston, Mass.....	18,280 40	21,343 64	146,946 76
Fidelity & Casualty Co., New York, N. Y.....	12,720,400 64	9,326,859 03	3,399,541 61
Fidelity & Deposit, Baltimore, Md.....	11,233,239 93	6,440,141 86	4,793,098 07
Georgia Casualty Co., Macon, Ga.....	1,225,657 98	775,120 38	450,537 60
Globe Indemnity, New York, N. Y.....	4,640,523 38	3,394,080 03	1,255,443 35
Great Eastern Casualty, New York, N. Y.....	1,047,163 70	519,223 31	527,940 39
Hartford Accident & Indemnity, Hartford, Conn..	2,953,445 15	1,732,451 74	1,170,993 41
Hartford Steam Boiler Inspection & Insurance, Hartford, Conn.....	6,234,416 32	2,663,662 90	3,570,753 42
Indiana & Ohio Live Stock, Crawfordsville, Ind. .	406,998 84	141,522 15	265,476 69
London & Lancashire Indemnity Co. of America, New York, N. Y.....	2,316,084 82	1,040,896 74	1,275,188 08
Lloyds Plate Glass, New York, N. Y.....	951,236 89	375,043 35	576,193 54
Loyal Protective, Boston, Mass.....	501,764 16	236,722 19	265,041 97
Maryland Casualty Co., Baltimore, Md.....	7,390,336 58	5,468,736 44	1,921,550 14
Massachusetts Accident, Boston, Mass.....			205,000 00
Massachusetts Bonding & Insurance, Boston, Mass	4,693,877 22	2,465,251 28	2,138,625 94
Metropolitan Casualty, New York, N. Y.....	1,000,904 64	433,807 79	567,096 85
Metropolitan Life, New York, N. Y.....	(1)	(1)	(1)
National Casualty, Detroit, Mich.....	356,666 83	50,621 00	306,045 83
National Surety, New York, N. Y.....	9,950,894 95	3,661,334 04	6,289,510 91
New Amsterdam Casualty, New York, N. Y.....	2,319,367 14	1,369,489 43	950,077 71
New England Equitable, Boston, Mass.....	3,041,943 40	1,813,828 27	1,228,115 13
New Jersey Fidelity and Plate Glass, Newark, N. J.	1,023,495 26	360,443 88	663,051 38
New York Plate Glass, New York, N. Y.....	1,044,364 94	392,475 93	651,889 01
North American Accident, Chicago, Ill.....	832,532 42	399,815 35	432,717 07
Pacific Mutual (accident department), Los Angeles, Cal.....	(1)	(1)	(1)
Peerless Casualty, Keene, N. H.....	139,302 07	15,246 91	124,055 16
Preferred Accident, New York, N. Y.....	3,592,520 22	1,892,520 22	1,700,000 00
Prudential Casualty, Indianapolis, Ind.....	1,137,785 53	625,904 79	511,880 74
Reliance Life (accident department), Pittsburgh, Pa.....	(1)	(1)	(1)
Royal Indemnity, New York, N. Y.....	4,859,973 17	3,404,374 05	1,455,599 12
Standard Accident, Detroit, Mich.....	5,421,992 21	3,235,043 46	2,186,948 75
Travelers Indemnity, Hartford, Conn.....	2,845,568 98	1,269,621 72	1,575,947 26
Travelers (accident department), Hartford, Conn..	21,833,092 34	14,084,378 28	7,748,714 06
Union Casualty, Philadelphia, Pa.....	(2)	(2)	(2)
United States Fidelity & Guaranty, Baltimore, Md.	9,707,019 51	6,523,856 56	3,183,162 95
United States Casualty, New York, N. Y.....	3,190,205 39	1,890,205 39	1,800,000 00
FOREIGN CASUALTY COMPANIES			
<i>Stock (5)</i>			
Employers Liability Assurance, London, England..	9,152,148 66	6,771,832 23	2,380,316 43
Frankfort General, Frankfort on the Main, Germany.....	1,401,209 85	935,728 31	465,481 54
General Accident, Fire & Life, Perth Scotland .	2,908,617 51	2,407,793 60	500,823 91
Ocean Accident & Guarantee Corporation, England.	6,101,601 57	4,791,880 46	1,309,721 11
Zurich General Accident & Liability, Zurich, Switzerland.....	2,464,487 75	1,739,770.97	724,716.78

<sup>1</sup>See life statement.<sup>2</sup>License revoked.

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.*

Name of company.	Assets.	Liabilities.	Surplus.
<b>LOCAL FIRE INSURANCE COMPANIES.</b>			
<i>Stock (?).</i>			
Arlington Fire, Washington, D. C.....	\$413,264.28	\$133,294.13	\$279,970.15
Corcoran Fire, Washington, D. C.....	285,294.78	22,404.27	262,890.51
Firemen's, Washington, D. C.....	347,345.08	74,479.23	272,865.85
First National Fire, Washington, D. C.....	1,804,375.67	540,842.13	1,263,533.54
German-American Fire, Washington, D. C.....	372,885.93	24,432.71	348,453.12
National Union, Washington, D. C.....	295,824.12	34,591.37	261,232.75
Potomac, Washington, D. C.....	396,585.77	93,874.67	302,711.10
<i>Mutual (3).</i>			
Mutual Fire, Washington, D. C.....	321,378.83	12,598.07	308,780.76
Mutual Investment Fire, Washington, D. C.....	6,119.94	2,814.10	3,305.84
Mutual Protection Fire, Washington, D. C.....	31,677.64	1,988.32	29,689.32
<b>DOMESTIC FIRE INSURANCE COMPANIES.</b>			
<i>Stock (71).</i>			
Aetna, Hartford, Conn.....	24,730,602.67	12,146,087.08	12,584,515.59
Agricultural, Watertown, N. Y.....	4,640,815.93	2,348,440.09	2,332,375.84
American Central, St. Louis, Mo.....	4,076,388.30	2,039,082.10	2,037,306.20
American Druggists' Fire, Cincinnati, Ohio.....	423,322.14	79,591.03	343,731.11
American Eagle Fire, New York, N. Y.....	2,371,903.39	286,389.26	2,085,514.13
American & Foreign Marine, New York, N. Y.....	1,362,288.24	342,016.61	1,020,271.63
American, Newark, N. J.....	10,666,471.95	5,653,573.48	5,012,898.47
Automobile, Hartford, Conn.....	2,377,857.39	467,413.45	1,910,443.94
Boston, Boston, Mass.....	7,103,587.97	3,554,045.18	3,549,542.79
Buffalo German, Buffalo, N. Y.....	3,261,148.28	919,546.31	2,341,601.97
Camden Fire, Camden, N. J.....	3,393,388.33	1,885,474.76	1,507,913.57
Citizens, St. Louis, Mo.....	684,425.51	226,868.01	447,557.50
Columbia, Jersey City, N. J.....	1,187,491.93	208,228.49	979,263.44
Commonwealth, New York, N. Y.....	3,022,107.13	1,057,438.24	1,964,668.89
Commercial Union Fire, New York, N. Y.....	1,274,063.85	659,588.17	614,475.68
Connecticut Fire, Hartford, Conn.....	6,918,935.08	4,254,455.63	2,664,479.45
Continental, New York, N. Y.....	30,839,157.85	11,239,079.08	19,620,078.77
Concordia Fire, Milwaukee, Wis.....	2,402,985.10	1,402,749.27	1,000,235.83
County Fire, Philadelphia, Pa.....	2,888,082.77	827,073.78	2,061,008.99
Equitable Fire & Marine, Providence, R. I.....	1,295,238.05	331,929.89	963,308.16
Federal, Jersey City, N. J.....	4,049,371.42	1,736,361.98	2,313,009.44
Fidelity-Phoenix Fire, New York, N. Y.....	17,746,337.36	9,075,686.74	8,670,650.62
Fire Association of Philadelphia, Philadelphia, Pa.....	9,372,126.92	6,190,101.88	3,182,025.04
Fireman's Fund, San Francisco, Cal.....	11,329,205.60	7,161,501.42	4,167,704.18
Firemen's, Newark, N. J.....	7,046,763.45	3,337,920.02	3,708,843.43
Franklin Fire, Philadelphia, Pa.....	2,050,851.25	1,040,774.54	1,010,076.71
German Alliance, New York, N. Y.....	1,941,707.55	625,255.79	1,316,451.76
German-American, New York, N. Y.....	22,364,626.31	10,146,941.88	12,217,684.43
German-American Fire, Baltimore, Md.....	1,274,250.22	265,321.17	1,008,929.05
Germania Fire, New York, N. Y.....	8,029,651.84	3,920,295.68	4,109,356.16
Ghirard Fire & Marine, Philadelphia, Pa.....	2,489,988.71	1,563,853.47	926,135.24
Glens Falls, Glens Falls, N. Y.....	5,850,946.44	3,105,736.24	2,745,210.20
Globe & Rutgers Fire, New York, N. Y.....	10,178,345.13	5,008,660.24	5,169,684.89
Granite State Fire, Portsmouth, N. H.....	1,255,217.25	749,262.01	5,055,954.22
Hanover Fire, New York, N. Y.....	4,542,457.28	2,740,176.62	1,802,280.66
Hartford Fire, Hartford, Conn.....	28,277,827.42	18,926,854.52	9,350,972.90
Home, New York, N. Y.....	37,982,743.93	20,446,566.68	17,536,177.25
Humboldt Fire, Pittsburgh, Pa.....	1,473,703.78	932,796.43	540,907.35
Imperial Assurance, New York, N. Y.....	858,653.61	425,246.24	433,407.37
Insurance Company of North America, Philadelphia, Pa.....	20,447,659.51	11,447,659.51	9,000,000.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	4,012,344.68	2,585,923.98	1,426,420.70
Maryland Motor Car, Wilmington, Del.....	450,007.11	111,663.40	347,343.71
Massachusetts Fire & Marine, Boston, Mass.....	1,485,300.72	731,245.78	754,054.94
Mechanics and Traders, New Orleans, La.....	1,464,925.41	637,773.16	827,152.25
Mercantile Insurance Co. of America, New York, N. Y.....	2,913,196.84	757,472.70	2,155,724.14
Milwaukee Mechanics, Milwaukee, Wis.....	4,344,085.58	2,562,519.28	1,781,566.30
National Fire, Hartford, Conn.....	16,226,084.38	10,729,739.26	5,496,345.12
National Union Fire, Pittsburgh, Pa.....	4,178,755.96	2,587,809.42	1,590,946.54
Newark Fire, Newark, N. J.....	2,140,986.50	1,208,974.41	932,012.09
New Hampshire Fire, Manchester, N. H.....	6,515,829.58	3,158,884.79	3,356,944.79
Niagara Fire, New York, N. Y.....	7,682,871.44	3,926,656.93	3,756,214.51
North River, New York, N. Y.....	3,166,706.48	1,785,141.46	1,381,565.02
North Western National, Milwaukee, Wis.....	7,128,945.70	4,168,464.78	2,960,480.92
Old Colony, Boston, Mass.....	1,494,540.21	660,791.88	833,748.33
Orient, Hartford, Conn.....	3,807,667.63	1,753,225.45	2,114,442.18
Pennsylvania Fire, Philadelphia, Pa.....	8,251,407.44	5,048,747.32	3,202,660.12

*Financial condition of insurance companies and associations doing business in the District of Columbia, Dec. 31, 1915—Continued.*

Name of company.	Assets.	Liabilities	Surplus
<b>DOMESTIC FIRE INSURANCE COMPANIES—contd.</b>			
<i>Stock (71)—Continued</i>			
Peoples National Fire, Wilmington, Del.....	\$1,906,731 91	\$876,948 50	\$1,109,783 41
Phoenix, Hartford, Conn.....	15,345,365 16	6,289,258 88	9,056,106 30
Providence, Washington, Providence, R. I.....	5,725,615 59	3,555,594 29	2,170,021 30
Queen, New York, N. Y.....	10,873,209 83	5,835,650 87	5,537,558 96
Rhode Island, Providence, R. I.....	1,533,750 44	774,529 54	759,220 90
St. Paul Fire & Marine, St. Paul, Minn.....	11,320,710 41	6,421,253 24	4,899,457 17
Security, New Haven, Conn.....	4,283,505 99	2,550,771 60	1,732,734 39
Springfield Fire & Marine, Springfield, Mass.....	11,695,373 60	6,614,706 97	5,080,666 63
Standard Fire, Hartford, Conn.....	1,563,497 55	669,363 27	894,134 28
Sterling Fire, Indianapolis, Ind.....	1,505,871 81	262,249 99	1,243,621 82
Teutonia Fire, Pittsburgh, Pa.....	1,957,675 51	621,670 34	336,005 17
Virginia Fire & Marine, Richmond, Va.....	1,852,728 19	836,605 41	1,016,122 78
Vulcan, New York, N. Y.....	356,027 97	80,329 64	275,698 33
Westchester Fire, New York, N. Y.....	6,202,375 41	3,987,603 78	2,214,771 63
Williamsburg City, Fire, New York, N. Y.....	4,996,585 48	2,885,797 85	2,110,787 63
<i>Mutual (2)</i>			
Fitchburg Mutual Fire, Fitchburg, Mass.....	240,092 57	210,011 68	30,080 89
Mutual Fire, Sandy Spring, Md.....	383,235 97	3,362 09	379,873 88
<i>Lloyds Association (1).</i>			
Subscribers at United States, Lloyds, New York N. Y.....	1,921,770 86	1,102,742 17	819,028 69
<b>UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES</b>			
<i>Stock (32)</i>			
Aachen and Munich Fire, Aix-la-Chapelle, Germany	2,720,359 51	1,369,560 34	1,350,799 17
Atlas Assurance, London, England.....	3,082,719 99	1,906,294 19	1,176,425 80
British and Foreign Marine, Liverpool, England.....	1,712,973 36	544,967 13	1,168,006 23
British America Assurance, Toronto, Canada.....	1,939,785 69	1,163,163 87	776,621 82
Caledonian, Edinburgh, Scotland.....	2,282,188 90	1,627,914 80	654,274 10
Commercial Union Assurance, London, England.....	9,868,369 91	7,295,876 26	2,572,493 65
General Fire Assurance, Paris, France.....	915,225 29	477,005 59	438,219 70
Hamburg-Bremen Fire, Hamburg, Germany.....	1,843,343 58	1,242,769 98	600,573 60
Indemnity Mutual Marine, London, England.....	648,299 26	231,133 06	417,166 20
Law Union & Rock, London, England.....	1,347,318 92	469,436 25	877,882 67
Liverpool & London & Globe, Liverpool, England.....	14,814,383 94	9,972,496 75	4,841,887 19
London Assurance, London, England.....	4,385,825 67	3,081,121 85	1,304,703 82
London and Lancashire Fire, Liverpool, England.....	4,904,654 92	3,004,734 49	1,899,920 43
Mannheim, Mannheim, Germany.....	1,477,961 03	777,850 48	700,110 55
Marine Insurance Co., London, England.....	1,690,270 99	841,425 72	848,845 27
Nationale Fire, Paris, France.....	747,946 88	286,621 31	461,325 57
North-British & Mercantile, London, England.....	9,067,990 55	5,135,131 83	3,932,858 72
Northern Assurance, London, England.....	5,954,996 35	3,833,030 83	2,021,965 52
Norwich Union Fire, Norwich, England.....	3,125,216 53	1,998,929 40	1,126,278 13
Palatine, London, England.....	3,143,416 22	2,159,074 98	984,341 24
Phoenix Fire, Paris, France.....	662,751 31	286,621 30	376,130 01
Phoenix-Assurance, London, England.....	4,237,741 80	2,718,015 06	1,519,726 74
Prussian National, Stettin, Germany.....	2,559,500 61	1,527,048 49	1,032,452 12
Royal Exchange Assurance, London, England.....	3,189,974 33	1,972,266 42	1,185,707 91
Royal, Liverpool, England.....	13,780,250 29	9,847,695 67	3,912,554 72
Scottish Union & National, Edinburgh, Scotland.....	6,780,670 45	2,876,507 35	3,884,163 10
Sun Insurance Office, London, England.....	4,586,598 21	3,085,970 79	1,780,627 79
Svea Fire and Life, Gothenburg, Sweden.....	1,666,764 91	690,090 44	676,674 47
Union Assurance Society, London, England.....	1,509,011 81	609,680 63	899,331 18
Union Fire, Paris, France.....	1,000,293 52	435,168 67	565,124 85
Union Marine, Liverpool, England.....	910,476 67	481,684 45	428,792 22
Western Assurance, Toronto, Canada.....	2,747,815 34	1,438,519 52	1,309,295 82
<b>Total.....</b>	<b>5,720,742,079.00</b>	<b>4,680,011,193.69</b>	<b>1,040,730,880.31</b>

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COMPARATIVE TABLES.

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LIFE INSURANCE COMPANIES,  
DECEMBER 31, 1915.

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TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate	Mortgage loans	Collateral loans	Premium notes, policy loans, or lens
<b>DISTRICT OF COLUMBIA COMPANY.</b>				
Equitable Life, Washington, D C.....	\$150,832 00	\$153,000 00	\$2,000 00	\$14,489 98
<b>COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA</b>				
<i>Mutual</i>				
Baltimore Life, Baltimore, Md. ....	127,973 27	524,200 00	.....	103,785 04
Bankers Life, Des Moines, Iowa .....	60,000 00	25,359,841 39	.....	382,439 40
Berkshire Life, Pittsfield, Mass .....	414,040 21	6,634,967 80	85,300 00	3,786,948 04
Connecticut Mutual Life, Hartford, Conn..	2,738,500 83	34,705,344 35	.....	8,173,670 49
Eureka Life, Baltimore, Md. ....	24,086 87	36,800 00	.....	1,667 00
Fidelity Mutual Life, Philadelphia, Pa. ....	1,564,692 83	12,731,257 65	78,529 68	8,290,843 45
John Hancock Mutual Life, Boston, Mass.	4,180,741 62	61,994,716 49	.....	10,511,215 77
Massachusetts Mutual Life, Springfield, Mass. ....	1,000,159 87	31,881,069 71	.....	14,897,761 84
Metropolitan Life, New York, N. Y. ....	18,558,406 10	234,327,497 36	.....	36,459,474 15
Mutual Benefit Life, Newark, N. J. ....	2,962,924 23	93,278,586 80	3,050,000 00	37,464,375 75
Mutual Life, New York, N. Y. ....	21,579,165 32	110,940,930 90	.....	91,948,198 57
National Life, Montpelier, Vt. ....	230,500 00	28,402,064 75	.....	10,626,804 50
New England Mutual Life, Boston, Mass.	1,786,372 34	14,130,371 92	202,850 00	12,612,950 04
New York Life, New York, N. Y. ....	12,171,919 25	159,520,303 42	150,000 00	102,092,360 44
Northwestern Mutual Life, Milwaukee, Wis.	4,972,068 06	181,861,021 75	.....	56,835,681 29
Penn Mutual Life, Philadelphia, Pa. ....	4,220,146 02	61,882,489 92	1,158,400 00	30,167,949 55
Phoenix Mutual Life, Hartford, Conn. ....	684,000 00	23,895,261 50	.....	6,065,504 88
Prudential, Newark, N. J. ....	17,513,852 24	105,435,788 94	3,043,500 00	33,058,170 87
Security Mutual Life, Binghamton, N. Y. ....	862,000 00	1,890,257 50	40,000 00	1,549,931 30
<b>Total.....</b>	<b>95,651,549 06</b>	<b>1,189,432,772 15</b>	<b>7,808,579 63</b>	<b>524,999,737 37</b>
<i>Stock</i>				
Ætna Life, Hartford, Conn. ....	1,092,140 93	54,766,072 03	796,530 00	12,042,526 83
American National, Galveston, Tex. ....	805,820 00	1,536,740 87	.....	400,000 85
Atlantic Life, Richmond, Va. ....	4,950 00	2,014,376 70	16,422 14	573,951 49
Columbian National Life, Boston, Mass. ....	916,378 68	1,853,683 24	.....	1,972,604 24
Continental Assurance, Chicago, Ill. ....	.....	198,450 00	.....	3,321 30
Equitable Life, New York, N. Y. ....	17,447,538 06	108,930,973 13	135,000 00	97,293,068 60
Germania Life, New York, N. Y. ....	5,084,027 58	26,422,802 20	.....	7,449,642 74
Home Life, New York, N. Y. ....	1,450,000 00	7,235,750 00	.....	5,778,153 61
Jefferson Standard Life, Greensboro, N. C. ....	56,058 05	3,830,469 66	249,383 54	1,496,068 57
Life Ins Co. of Virginia, Richmond, Va. ....	519,868 23	9,725,258 62	205,000 00	452,601 52
Manhattan Life, New York, N. Y. ....	5,914,743 64	6,393,350 96	.....	4,448,228 07
Maryland Life, Baltimore, Md. ....	237,500 00	200,381 36	.....	498,637 32
Merchants Life, Burlington, Iowa. ....	.....	1,138,530 00	.....	313 00
Pacific Mutual Life, Los Angeles, Cal. ....	1,296,857 62	18,547,547 22	1,658,903 94	7,048,534 86
Philadelphia Life, Philadelphia, Pa. ....	332,181 14	2,173,300 00	.....	934,378 45
Pittsburgh Life and Trust, Pittsburgh, Pa. ....	9,003,568 30	5,578,922 00	3,000 00	4,524,736 78
Provident Life and Trust, Philadelphia, Pa. ....	1,290,813 14	25,066,295 57	1,969,436 93	10,676,091 39
Rehance Life, Pittsburgh, Pa. ....	194,852 54	912,350 00	.....	1,017,352 46
Travelers, Hartford, Conn. ....	2,291,350 00	34,403,118 52	.....	12,355,848 48
Union Central Life, Cincinnati, Ohio. ....	3,022,852 37	80,116,236 01	.....	21,001,305 71
United States Life, New York, N. Y. ....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
<b>Total.....</b>	<b>50,961,500 28</b>	<b>391,044,558 09</b>	<b>5,033,676 55</b>	<b>189,967,366 27</b>
<b>RECAPITULATION</b>				
District of Columbia Company .....	150,832 00	153,000 00	2,000 00	14,489 98
Companies chartered outside District of Columbia .....	95,651,549 06	1,189,432,772 15	7,808,579 63	524,999,737 37
<i>Mutual</i> .....	50,961,500 28	391,044,558 09	5,033,676 55	189,967,366 27
<i>Stock</i> .....	.....	.....	.....	.....
<b>Grand total.....</b>	<b>146,763 881 34</b>	<b>1,580,630,330 24</b>	<b>12,844,256 18</b>	<b>714,981,593 62</b>

<sup>1</sup> Minus.<sup>2</sup> Withdrawn from the District.



authorized to transact business in the District of Columbia on the 31st day of December, 1915.

Market value of bonds and stocks	Cash in offices and banks.	Interest and rents due and accrued	Deferred and unpaid premiums.	All other assets.	Assets not admitted.	Total admitted assets.
\$143,838 25	\$20,385 55	\$4,158 87	\$16,762 05	.....	.....	\$505,466 70
2,054,595 50	196,622 69	28,796 18	40,677 23	\$129,242 25	.....	3,205,892 16
410,488 19	467,488 40	810,880 76	469,725 88	89,816 50	\$116,237 31	27,934,421 21
10,884,341 24	409,567 26	268,907 97	326,519 48	38,057 71	22,933 21	22,825,716 50
24,034,740 00	1,552,480 49	1,546,686 34	833,331 45	637,788 16	39,761 32	74,182,780 79
234,067 00	17,900 04	2,270 34	1,065 97	62,456 45	4,000 00	376,313 67
7,514,856 27	378,865 24	421,968 84	434,240 49	443,872 47	550,553 32	31,278,578 35
42,401,685 75	1,288,663 08	2,013,066 85	2,237,829 45	66,262 02	218,797 98	125,075,333 05
34,831,437 77	1,350,378 09	1,388,599 07	1,561,280 37	.....	14,083 33	86,896,603 39
227,992,212 27	6,021,316 76	7,716,876 39	10,995,219 65	124,364 79	763,311 54	541,283,326 35
44,967,824 35	2,456,504 88	3,646,983 64	2,555,625 81	6,682 89	59,355 21	190,330,153 12
367,445,360 74	11,507,163 76	8,168,051 23	4,527,937 86	551,915 68	140,490 06	616,528,254 00
21,283,420 10	959,793 93	1,401,154 16	862,713 46	2,254 08	4,799 96	63,823,905 02
42,705,952 00	1,218,460 88	948,364 17	669,639 38	.....	74,274,980 68	74,274,980 68
449,156,020 43	19,588,827 73	9,856,009 55	9,963,591 00	673,394 42	285,176 39	822,917,849 85
85,685,510 00	4,380,382 87	5,687,807 89	4,278,638 19	10,538 75	343,631,110 05	343,631,110 05
55,081,029 18	2,710,145 42	2,108,880 16	3,194,179 59	377,970 02	410,786 14	160,500,403 72
7,234,055 15	917,534 39	738,452 78	536,441 71	9,150 06	53,446 53	40,026,983 94
199,405,089 71	13,846,393 07	4,587,114 56	6,370,356 31	2,658,420 96	1,936,490 48	383,982,860 78
2,697,216 67	287,582 39	105,234 53	207,089 16	28,287 35	38,987 12	7,628,611 78
1,625,979,822 32	69,556,089 90	52,137,415 41	50,046,142 44	5,761,744 98	4,660,748 85	3,616,704,084 41
36,211,955 41	4,515,670 32	2,307,825 81	1,243,465 24	11,309,703 34	47,338 98	124,238,552 93
331,718 37	266,391 57	103,307 30	83,645 60	98,948 80	42,503 14	3,584,070 22
112,133 99	234,590 52	40,110 20	43,512 38	43,397 97	55,792 43	3,027,652 98
5,809,041 21	303,567 40	165,762 74	216,081 11	158,088 59	128,910 25	11,266,237 98
.....	8,992 73	2,503 61	14,713 33	683 21	1,477 51	227,156 67
299,319,820 87	11,693,558 93	6,112,354 42	5,691,364 59	1,450,686 79	1,112,452 63	546,961,912 46
10,557,960 60	658,237 14	696,520 44	1,406,146 17	306,217 00	.....	52,551,562 87
16,217,297 00	486,030 45	268,251 74	481,421 66	129,505 88	16,970 63	32,029,439 71
193,730 00	307,559 90	88,862 19	156,182 89	56,217 37	79,639 15	6,354,913 02
735,854 55	700,602 64	167,574 25	115,836 63	11,573 94	15,623 95	12,618,546 40
3,041,440 94	526,698 63	393,470 15	172,741 70	82,688 82	41,631 24	20,933,731 67
2,474,844 50	66,655 38	33,670 75	37,681 80	22,410 33	29,652 03	3,542,129 41
25,965 00	172,661 68	42,334 03	.....	36,228 33	37,483 93	1,378,547 11
2,795,858 07	996,780 58	500,383 85	627,589 84	2,229,086 05	44,980 99	35,656,611 04
763,447 09	222,383 10	84,573 31	56,176 00	20,637 54	37,475 92	4,549,622 71
3,926,085 04	302,358 64	226,659 99	318,769 34	32,322 27	50,961 90	23,865,460 46
44,721,807 00	1,231,048 16	1,135,162 23	1,477,517 60	5,676 97	.....	87,573,848 99
2,688,225 36	348,407 80	62,973 03	289,058 52	296,397 86	289,494 20	5,520,185 37
30,094,801 00	589,864 88	1,294,997 19	1,417,283 45	150 00	332,847 06	82,114,570 46
25,000 00	915,730 65	3,659,387 23	645,211 02	.....	656 90	109,385,066 09
(2)	(2)	(2)	(2)	(2)	(2)	(2)
460,047,014 70	24,547,795 10	17,388,687 46	14,494,398 87	16,290,643 06	2,365,791 87	1,167,409,848 51
143,838 25	20,385 55	4,158 87	16,762 05	.....	.....	505,466 70
1,625,979,822 32	69,556,089 90	52,137,415 41	50,046,112 44	5,761,744 98	4,660,748 85	3,616,704,084 41
460,047,014 70	24,547,795 10	17,388,687 46	14,494,398 87	16,290,643 06	2,365,791 87	1,167,409,848 51
2,086,170,675 27	94,124,250 55	69,530,261 74	64,537,303 36	22,052,388 04	7,035,540 72	4,784,619,399 62

TABLE B.—Liabilities—Showing the nature of the liabilities of all life insurance companies authorized to transact business in the District of Columbia on the 31st day of December, 1916.

Name and location	Net reserve	Policy claims	Other liabilities to policy holders due and deferred	All other liabilities	Capital stock	Unassigned funds, surplus	Total liabilities.
DISTRICT OF COLUMBIA COMPANY							
Equitable Life, Washington, D. C.	\$347,286 00	\$290 00	\$5,660 58	\$7,997 39	\$120,000 00	\$24,232 73	\$505,466 70
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.							
Mutual.							
Baltimore Life, Baltimore, Md.	2,733,005 24	4,820 09	10,007 19	17,166 70	.....	440,292 94	3,205,392 16
Bankers Life, Des Moines, Iowa.	7,947,672 55	276,538 00	18,081,856 61	237,067 47	.....	1,391,286 58	27,934,421 21
Berkshire Life, Pittsfield, Mass.	20,661,303 00	135,319 00	60,177 00	93,540 05	.....	1,875,377 45	22,825,716 50
Connecticut Mutual Life, Hartford, Conn.	66,480,070 00	445,533 38	2,288,001 51	408,846 85	.....	4,551,309 05	74,182,780 79
Eureka Life, Baltimore, Md.	289,671 94	375 00	2,040 19	3,259 89	.....	80,966 65	376,313 67
Fidelity Mutual Life, Philadelphia, Pa.	26,646,488 06	225,700 33	473,730 31	282,502 38	.....	3,650,156 67	31,278,578 35
John Hancock Mutual Life, Boston, Mass.	108,837,807 00	377,762 23	1,254,510 82	635,300 77	.....	13,969,952 23	125,076,333 05
Massachusetts Mutual Life, Springfield, Mass.	75,674,007 00	332,593 83	2,906,903 37	235,730 21	.....	7,687,368 98	86,896,603 39
Metropolitan Life, New York, N. Y.	496,489,015 00	1,686,386 63	2,617,581 48	3,206,251 92	.....	37,284,091 32	541,283,326 35
Mutual Benefit Life, Newark, N. J.	170,386,811 00	710,425 77	3,576,481 71	735,268 53	.....	14,921,166 12	190,330,153 12
Mutual Life, New York, N. Y.	503,252,993 00	5,664,203 13	5,005,487 30	2,273,816 54	.....	100,331,693 94	616,628,254 00
National Life, Montpelier, Vt.	53,042,496 00	250,250 66	282,872 35	241,118 31	.....	10,007,167 70	63,823,905 02
New England Mutual Life, Boston, Mass.	65,099,000 98	434,155 19	619,815 56	233,603 62	.....	7,887,605 33	74,774,980 08
New York Life, New York, N. Y.	675,921,368 00	7,790,374 67	6,151,391 41	4,685,495 48	.....	128,369,220 29	822,917,849 85
Northwestern Mutual Life, Milwaukee, Wis.	312,136,894 00	1,224,107 07	5,004,913 62	1,202,435 97	.....	24,063,767 39	343,631,110 05
Penn Mutual Life, Philadelphia, Pa.	133,041,876 00	650,639 76	3,654,763 09	1,180,731 20	.....	21,972,385 08	160,500,403 72
Phoenix Mutual Life, Hartford, Conn.	3,089,248 00	188,133 36	827,739 62	1,187,936 81	.....	2,736,876 15	40,026,983 94
Prudential, Newark, N. J.	324,213,700 00	1,890,197 75	2,965,089 89	4,263,611 87	.....	48,080,267 27	383,982,866 78
Security Mutual Life, Binghamton, N. Y.	6,894,985 00	63,288 00	72,244 57	88,768 90	.....	539,325 31	7,628,611 78
Total	3,085,815,901 77	22,320,913 84	35,915,608 29	20,212,473 46	2,000,000 00	430,439,187 05	3,616,704,084 41
Stock.							
Alma Life, Hartford, Conn.	92,416,417 00	647,930 73	1,649,732 07	8,422,024 36	5,000,000 00	16,102,448 77	124,238,552 93
American National, Galveston, Tex.	2,571,411 00	22,682 10	16,442 72	72,081 28	250,000 00	651,453 12	3,584,070 23
Atlantic Life, Richmond, Va.	2,307,837 00	11,124 00	114,687 62	22,005 16	300,000 00	271,999 18	3,027,652 96
Columbian National Life, Boston, Mass.	9,222,013 00	96,230 40	53,666 33	327,588 54	1,000,000 00	566,739 69	11,266,237 06
Continental Assurance, Chicago, Ill.	72,901 00	.....	2,493 61	2,493 61	100,000 00	51,775 13	227,186 67
Equitable Life, New York, N. Y.	445,753,260 00	4,203,761 33	4,581,813 49	3,353,548 52	100,000 00	88,969,529 32	546,961,912 46
Germania Life, New York, N. Y.	44,230,001 00	509,583 45	168,076 31	896,066 06	200,000 00	6,568,836 05	51,581,562 87
Home Life, New York, N. Y.	28,816,732 00	331,343 33	324,854 37	241,357 08	125,000 00	2,190,152 93	32,029,439 71
Jefferson Standard Life, Greensboro, N. C.	4,793,478 44	17,644 51	93,437 53	401,281 45	350,000 00	7,669,071 09	6,354,913 02

Life Insurance Co. of Virginia, Richmond, Va.....	10,213,337 00	59,039 87	130,558 06	116,106 45	520,000 00	1,598,925 02	12,618,546 40
Manhattan Life, New York, N. Y.....	18,971,538 00	92,236 76	130,983 19	159,567 21	100,000 00	1,479,408 51	20,933,731 67
Maryland Life, Baltimore, Md.....	2,963,304 80	28,014 16	3,630 58	10,099 31	100,000 00	436,980 56	3,542,120 41
Merchants Life, Burlington, Iowa.....	390,900 00	22,000 00	32,260 20	736,262 22	100,000 00	97,124 69	1,378,547 11
Pacific Mutual Life, Los Angeles, Cal.....	29,077,633 00	269,187 31	246,713 05	1,584,173 33	1,000,000 00	3,538,904 35	35,656,611 04
Philadelphia Life, Philadelphia, Pa.....	3,562,061 00	42,000 00	70,119 37	36,424 47	500,320 00	278,697 87	4,549,622 71
Pittsburgh Life & Trust, Pittsburgh, Pa.....	21,633,936 00	293,732 20	146,366 92	178,069 70	1,000,000 00	612,755 64	23,805,460 46
Provident Life & Trust, Philadelphia, Pa.....	77,628,069 00	202,036 13	1,294,159 56	187,459 62	1,000,000 00	7,262,124 68	87,573,848 99
Reliance Life, Pittsburgh, Pa.....	4,076,979 00	19,750 00	21,703 99	88,736 98	1,000,000 00	313,015 40	5,520,185 37
Travelers, Hartford, Conn.....	69,671,499 00	419,828 89	4,431,623 62	715,333 18	.....	6,876,285 77	82,114,570 46
Union Central Life, Cincinnati, Ohio.....	88,307,240 00	277,329 29	1,184,653 85	847,197 59	500,000 00	18,208,645 36	109,385,066 09
United States Life, New York, N. Y.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	955,690,187 24	7,505,454 26	14,095,529 76	18,398,476 12	13,285,820 00	156,834,881 13	1,167,409,848 51
RECAPITULATION							
District of Columbia Company.....	347,286 00	290 00	5,660 58	7,997 39	120,000 00	24,282 73	505,466 70
Companies chartered outside District of Columbia	3,085,815,901 77	22,820,912 84	55,915,608 29	20,212,473 46	2,000,000 00	430,439,187 05	3,616,704,084 41
Stock.....	956,690,187 24	7,505,454 26	14,095,529 76	18,398,476 12	13,285,820 00	156,834,881 13	1,167,409,848 51
Grand total.....	4,042,833,375 01	29,820,658 10	70,616,798 63	38,613,946 97	15,405,820 00	587,298,300 91	4,784,619,399 62

1 Withdrawn from the District.

TABLE C.—Income—Showing the nature of the income of all life insurance companies  
December

Name and location	Received from policyholders.			Supple- mentary contracts
	New premiums	Renewal premiums	Total premiums	
DISTRICT OF COLUMBIA COMPANY				
Equitable Life, Washington, D C .. . . .	\$66,595 71	\$243,328 28	\$309,923 99	
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore Life, Baltimore, Md.....	176,546 28	787,313 49	963,859 77	
Bankers Life, Des Moines, Iowa.....	1,159,878 73	6,115,205 02	7,275,083 75	
Berkshire Life, Pittsfield, Mass.....	460,527 99	2,237,502 38	2,707,030 37	\$18,244 73
Connecticut Mutual Life, Hartford, Conn.	804,192 60	6,688,721 40	7,492,914 00	81,979 62
Eureka Life, Baltimore, Md.....	37,857 13	253,351 61	291,208 74	
Fidelity Mutual Life, Philadelphia, Pa	515,443 65	4,284,080 20	4,799,523 85	43,726 35
John Hancock Mutual Life, Boston, Mass	1,739,534 90	26,796,210 49	28,535,745 39	74,244 00
Massachusetts Mutual Life, Springfield, Mass.....	1,540,533 08	10,645,425 68	12,185,958 76	212,936 15
Metropolitan Life, New York, N Y .. .	7,869,474 84	104,827,473 19	112,696,948 03	178,238 96
Mutual Benefit Life, Newark, N J .. .	3,623,955 15	23,275,058 56	26,899,013 71	780,850 59
Mutual Life, New York, N Y .. . . .	9,478,762 87	49,776,530 10	59,255,292 97	628,221 57
National Life, Montpelier, Vt. ....	1,293,370 34	5,297,061 75	7,290,432 09	39,654 01
New England Mutual Life, Boston, Mass	1,416,721 33	8,775,588 02	10,192,309 35	118,786 72
New York Life, New York, N Y .. . .	10,402,160 02	80,930,402 71	91,332,562 73	874,644 33
Northwestern Mutual Life, Milwaukee, Wis	6,526,602 65	42,935,149 66	49,461,752 31	901,325 75
Penn Mutual Life, Philadelphia, Pa .. .	3,457,367 29	19,019,282 92	23,376,650 21	505,519 05
Phoenix Mutual Life, Hartford, Conn. ....	978,197 02	5,020,886 12	5,999,083 14	63,937 00
Prudential, Newark, N J. .... .	5,931,919 91	87,919,445 37	93,851,365 28	286,412 43
Security Mutual Life, Binghamton, N Y ..	219,784 79	1,450,602 14	1,670,386 93	
Total.....	57,641,830 57	488,635,290 81	546,277,121 38	4,808,721 26
<i>Stock</i>				
Ætna Life, Hartford, Conn .. . . .	2,459,647 54	10,826,227 07	13,285,874 61	75,434 83
American National, Galveston, Tex.....	380,932 84	1,715,171 80	2,096,104 64	2,027 00
Atlantic Life, Richmond, Va.....	196,434 35	673,229 66	869,664 01	
Columbian National Life, Boston, Mass. ....	325,567 96	1,817,594 52	2,143,162 48	7,160 00
Continental Assurance, Chicago, Ill.....	30,351 73	36,554 79	66,906 52	
Equitable Life, New York, N Y .. . .	7,287,370 62	48,728,491 01	56,015,861 63	564,437 19
Germania Life, New York, N Y .. . .	655,473 29	5,312,721 82	5,968,195 11	22,799 26
Home Life, New York, N Y .. . . .	758,365 54	3,586,699 36	4,345,064 90	16,928 50
Jefferson Standard Life, Greensboro, N C	219,435 56	1,302,710 59	1,522,146 15	
Life Insurance Co of Virginia, Richmond, Va.....	557,324 75	3,133,989 40	3,691,314 15	5,452 00
Manhattan Life, New York, N Y .. . .	176,181 70	1,754,089 57	1,930,271 27	5,182 00
Maryland Life, Baltimore, Md.....	61,791 31	328,299 85	390,091 16	
Merchants Life, Burlington, Iowa.....	315,654 24	450,312 92	765,967 16	
Pacific Mutual Life, Los Angeles, Cal.....	894,588 08	4,914,273 01	5,808,861 09	26,230 86
Philadelphia Life, Philadelphia, Pa.....	108,742 89	811,176 38	919,919 27	318 97
Pittsburgh Life & Trust, Pittsburgh, Pa.	514,667 05	2,576,905 50	3,091,572 55	
Provident Life & Trust, Philadelphia, Pa	1,829,268 33	9,631,476 88	11,460,745 21	66,654 58
Reliance Life, Pittsburgh, Pa.....	538,394 95	1,278,714 47	1,817,109 42	8,064 00
Travelers, Hartford, Conn .. . . .	2,015,689 22	8,972,396 60	10,988,085 82	588,316 07
Union Central Life, Cincinnati, Ohio .. .	2,510,915 65	12,173,553 98	14,684,469 63	428,496 37
United States Life, New York, N Y.....	(1)	(1)	(1)	(1)
Total.....	21,836,797 60	120,024,779 18	141,861,576 78	1,817,501 63
RECAPITULATION				
District of Columbia Company.....	66,595 71	243,328 28	309,923 99	
Companies chartered outside District of Columbia				
<i>Mutual</i> .....	57,641,830 57	488,635,290 81	546,277,121 38	4,808,721 26
<i>Stock</i> .....	21,836,797 60	120,024,779 18	141,861,576 78	1,817,501 63
Grand total.....	79,545,223 88	608,903,398 27	688,448,622 15	6,626,222 89

1 Withdrawn from the District.

authorized to transact business in the District of Columbia during the year ending  
31, 1915

Interest on mortgage loans	Interest on bonds and dividends on stocks	Interest on premium notes, policy loans, and liens	Interest on collateral loans and all other assets	Rent.	All other receipts	Total income.
\$7,227 50	\$6,105 47	\$621 99	\$732 19	\$10,294 60	\$11,505 19	\$346,410 93
25,886 83	89,580 67	5,214 16	10,363 89	10,068 91	2,268 74	1,107,242 97
1,304,804 10	19,205 11	14,885 94	12,806 97	1,037 50	16,204 95	8,644,028 32
334,646 29	489,735 96	192,643 20	12,913 76	31,068 18	15,724 53	3,802,007 02
1,788,020 91	1,028,554 60	395,088 72	65,920 13	153,630 82	341,328 30	11,347,437 10
1,352 99	9,772 63	65 93	3,023 63	1,800 00	442 79	307,666 71
706,280 45	349,155 40	448,559 39	37,048 05	97,034 51	32,341 11	6,513,669 11
3,301,769 96	1,688,256 35	478,512 22	67,800 50	351,795 78	119,005 05	34,617,129 25
1,559,458 92	1,407,249 19	824,960 66	45,220 48	79,261 38	477,075 82	16,792,130 36
11,259,281 76	9,743,049 10	1,362,645 46	216,480 37	1,656,849 99	934,652 33	138,048,146 00
4,515,425 48	1,997,604 53	2,088,904 28	135,507 87	110,184 08	25,970 00	36,553,460 54
6,254,333 41	15,327,955 99	4,617,373 74	339,816 38	1,381,507 70	547,205 90	88,251,707 66
1,518,843 74	862,781 05	605,418 09	38,121 92	21,917 50	27,862 66	10,405,031 06
706,958 83	1,696,773 83	611,317 62	37,272 14	124,181 39	22,794 85	13,510,394 73
7,844,647 86	19,938,787 00	7,734,314 54	527,908 58	747,145 92	2,625,003 79	131,525,014 75
9,179,255 60	3,555,602 88	3,097,395 45	300,022 80	308,388 49	88,447 04	66,890,090 32
3,188,951 89	2,487,543 30	1,371,655 59	176,490 32	164,909 48	155,653 13	81,427,402 97
1,817,849 46	816,248 48	245,277 19	21,035 45	47,890 28	228,183 41	8,239,504 41
5,174,800 69	9,843,720 80	1,645,201 88	489,603 61	1,064,490 00	280,267 23	112,635,861 42
91,207 90	116,780 00	72,696 36	13,115 19	52,803 77	8,708 77	2,025,098 92
60,073,777 07	70,971,256 87	25,711,559 92	2,550,481 04	6,405,965 68	5,844,140 40	722,643,023 62
2,930,684 56	1,412,497 23	745,186 44	132,988 52	73,369 18	2,753,763 29	21,409,798 66
96,078 02	17,960 17	22,277 93	5 45	52,610 07	307,090 50	2,594,153 73
117,768 00	10,561 20	36,363 85	4,990 54	150 00	37,317 48	1,076,815 08
107,683 71	234,743 19	101,699 21	9,964 58	69,660 64	374,254 77	3,048,323 58
9,408 62	124 96	91 70	91 70	-----	24 52	76,556 32
6,041,554 57	12,574,663 66	4,810,574 19	503,631 33	968,981 66	1,811,105 80	83,290,810 03
1,263,120 63	456,517 06	368,007 54	14,846 71	355,216 17	545,013 78	8,993,716 26
356,465 01	719,835 17	313,631 73	20,361 74	90,563 72	59,852 73	5,922,703 50
212,380 86	7,594 68	87,989 89	18,852 91	1,459 15	347 76	1,850,771 40
510,838 74	32,226 98	25,502 99	34,181 33	33,890 15	6,224 73	4,339,631 07
377,219 94	141,254 85	214,783 92	11,904 29	279,009 22	7,683 39	2,967,308 88
11,924 89	116,334 95	30,585 62	559 19	19,416 69	4,669 55	573,532 35
48,466 36	1,130 00	224 93	5,879 04	-----	52,239 78	873,907 27
1,056,625 92	143,464 62	377,074 40	160,257 43	48,066 11	169,701 51	7,790,281 94
116,721 70	34,412 47	45,178 45	18,483 59	664 98	90,959 79	1,226,659 22
224,820 33	174,284 48	220,086 10	6,212 20	402,832 03	23,363 65	4,143,171 34
1,272,350 32	1,880,583 40	653,772 79	104,706 51	52,476 35	216,531 72	15,707,820 88
42,547 12	125,993 73	45,325 70	8,450 00	8,410 21	80,850 51	2,136,759 69
1,677,136 76	1,339,101 25	609,618 06	18,932 22	168,048 96	100,278 30	15,489,717 44
5,015,988 68	500 00	1,110,435 60	38,811 26	329,047 40	328,635 32	21,936,394 26
(1)	(2)	(3)	(4)	(5)	(6)	(7)
21,489,784 74	19,423,664 09	9,818,444 30	1,114,119 54	2,953,872 69	6,969,909 18	205,448,872 95
7,227 50	6,105 47	621 99	732 19	10,294 60	11,505 19	346,410 93
60,073,777 07	70,971,256 87	25,711,559 92	2,550,481 04	6,405,965 68	5,844,140 40	722,643,023 62
21,489,784 74	19,423,664 09	9,818,444 30	1,114,119 54	2,953,872 69	6,969,909 18	205,448,872 95
81,570,789 31	90,401,026 43	35,530,626 21	3,665,332 77	9,370,132 97	12,825,554 77	928,438,307 50

<sup>1</sup> Withdrawn from the District.

TABLE D—Disbursements—Showing the nature of the disbursements of all life insurance  
Dec 31,

Name and location	Paid to policyholders			Supple- mentary contracts	Interest or dividends to stock- holders.
	Death claims and matured endowments	Annuities, surrender values, and dividends.	Total.		
DISTRICT OF COLUMBIA COMPANY Equitable Life, Washington, D. C...	\$89,118 08	\$8,445 20	\$97,563 28	.....	\$7,194 00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
<i>Mutual</i>					
Baltimore Life, Baltimore, Md. ....	364,001 90	51,525 03	415,526 93	.....	.....
Bankers Life, Des Moines, Iowa. ....	4,328,790 95	303,097 48	4,631,888 43	.....	.....
Berkshire Life, Pittsfield, Mass. ....	1,551,954 00	1,116,509 01	2,668,463 01	\$3,399 92	.....
Connecticut Mutual Life, Hartford, Conn. ....	4,985,801 21	2,914,525 24	7,900,326 45	16,007 04	.....
Eureka Life, Baltimore, Md. ....	85,991 51	1,431 24	87,422 75	.....	.....
Fidelity Mutual Life, Philadelphia, Pa. ....	1,973,199 17	2,789,484 06	4,762,683 23	46,598 22	.....
John Hancock Mutual Life, Boston, Mass. ....	9,628,551 37	6,079,234 39	15,707,785 76	50,018 53	.....
Massachusetts Mutual Life, Spring- field, Mass. ....	4,215,641 42	4,478,730 40	8,694,371 82	142,582 91	.....
Metropolitan Life, New York, N. Y. ....	35,270,874 63	12,685,276 94	47,956,151 57	117,162 25	.....
Mutual Benefit Life, Newark, N. J. ....	9,151,844 14	10,195,296 29	19,347,140 43	463,531 13	.....
Mutual Life, New York, N. Y. ....	32,215,860 51	35,762,468 81	67,978,329 32	568,345 36	.....
National Life, Montpelier, Vt. ....	3,359,895 47	3,466,077 82	6,825,973 29	33,170 42	.....
New England Mutual Life, Boston, Mass. ....	3,890,638 56	3,345,157 96	7,235,796 52	54,607 87	.....
New York Life, New York, N. Y. ....	39,796,531 57	36,124,628 67	75,921,160 24	437,673 05	.....
Northwestern Mutual Life, Milwau- kee, Wis. ....	18,345,861 32	24,113,154 33	42,459,015 65	560,662 35	.....
Penn Mutual Life, Philadelphia, Pa. ....	9,200,224 25	8,268,568 78	17,468,793 03	346,658 86	.....
Phoenix Mutual Life, Hartford, Conn. ....	2,840,301 33	2,103,639 50	4,943,940 83	12,654 92	.....
Prudential, Newark, N. J. ....	26,070,902 55	16,972,959 78	43,043,862 33	131,690 41	400,000 00
Security Mutual Life, Binghamton, N. Y. ....	639,601 30	522,529 38	1,162,130 68	2,778 62	.....
Total.....	207,916,467 16	171,294,295 11	379,210,762 27	3,007,541 86	400,000 00
<i>Stock.</i>					
Ætna Life, Hartford, Conn. ....	8,011,795 03	4,820,721 88	12,832,516 91	71,470 27	400,000 00
American National, Galveston, Tex. ....	559,954 37	107,807 53	667,761 90	2,027 00	25,000 00
Atlantic Life, Richmond, Va. ....	181,225 78	171,497 30	352,723 08	800 00	.....
Columbian National Life, Boston, Mass. ....	573,627 62	424,143 09	997,770 71	1,549 96	70,000 00
Continental Assurance, Chicago, Ill. ....	8,793 00	1,307 04	10,100 04	.....	4,000 00
Equitable Life, New York, N. Y. ....	30,600,560 63	27,770,827 68	58,371,388 31	355,109 92	7,000 00
Germania Life, New York, N. Y. ....	3,483,987 37	2,365,897 88	5,849,885 25	23,371 82	24,000 00
Home Life, New York, N. Y. ....	1,930,281 03	1,517,100 20	3,447,381 23	39,661 23	15,000 00
Jefferson Standard Life, Greensboro, N. C. ....	361,747 26	227,023 23	588,770 49	5,315 64	42,000 00
Life Insurance Co. of Virginia, Rich- mond, Va. ....	1,195,409 44	191,908 07	1,387,317 51	2,250 00	112,500 00
Manhattan Life, New York, N. Y. ....	1,439,731 89	1,402,864 52	2,842,596 41	9,810 33	42,248 68
Maryland Life, Baltimore, Md. ....	252,115 98	174,120 06	426,236 04	.....	6,000 00
Merchants Life, Burlington, Iowa ....	357,000 00	.....	357,000 00	.....	.....
Pacific Mutual Life, Los Angeles, Cal. ....	1,504,979 58	1,633,807 68	3,138,787 26	30,641 67	80,000 00
Philadelphia Life, Philadelphia, Pa. ....	269,656 21	177,940 23	447,596 44	250 00	33,619 20
Pittsburgh Life & Trust, Pitts- burgh, Pa. ....	2,020,789 70	1,114,747 13	3,135,536 83	13,765 33	100,000 00
Provident Life & Trust, Philadel- phia, Pa. ....	5,512,828 57	4,079,308 43	9,592,137 00	83,381 26	.....
Reliance Life, Pittsburgh, Pa. ....	319,421 69	166,269 07	485,690 76	2,394 89	60,000 00
Travelers, Hartford, Conn. ....	4,660,917 84	1,912,408 76	6,573,326 60	619,420 54	280,000 00
Union Central Life, Cincinnati, Ohio. ....	6,847,637 12	5,637,851 20	12,485,488 32	352,869 04	50,000 00
United States Life, New York, N. Y. ....	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Total.....	70,092,460 11	53,897,550 98	123,990,011 09	1,614,088 90	1,351,367 88
RECAPITULATION.					
District of Columbia Company.....	89,118 08	8,445 20	97,563 28	.....	7,194 00
Companies chartered outside Dis- trict of Columbia.					
<i>Mutual</i> .....	207,916,467 16	171,294,295 11	379,210,762 27	3,007,541 86	400,000 00
<i>Stock</i> .....	70,092,460 11	53,897,550 98	123,990,011 09	1,614,088 90	1,351,367 88
Grand total.....	278,098,045 35	225,200,291 29	503,298,336 64	4,621,630 76	1,758,561 88

<sup>1</sup> Withdrawn from the District

companies authorized to transact business in the District of Columbia for the year ending 1915

Commissions		Salaries, fees, and all other charges, officers and employees	Repairs, expenses, and taxes on real estate	All other taxes, licenses, and insurance department fees	All other disbursements	Total disbursements
New	Renewal					
\$52,081 87	\$29,730 32	\$21,412 50	\$6,081 16	\$5,375 96	\$67,314 79	\$286,753.88
45,000 00	121,906 67	62,612 54	5,173.05	13,284 89	148,497 73	812,001 81
495,528 93	175,411 37	215,470 34	384 75	111,488 80	393,179 03	6,023,351.65
82,915 97	131,929 88	98,650 32	17,216 86	50,938 27	352,085 28	3,405,599 51
289,846 13	400,941 50	263,803 75	122,059 60	255,231 88	707,213 27	9,955,429 62
57,416 57	25,079 56	12,860 00	1,801 86	2,860 92	74,345 63	261,787 20
192,896 10	211,855 68	176,741 10	68,609 03	94,257.16	378,608.38	5,932,248.90
588,490 61	4,033,243 22	795,291 13	184,841 06	366,428.24	1,912,729 47	23,638,818 02
588,140 37	685,505 54	340,501 68	48,454 44	245,714 00	892,133 64	11,637,404 40
1,958,087 09	2,088,706 36	4,402,818 41	891,205 07	1,537,984 33	38,330,075 02	97,332,190 70
1,245,967 15	1,373,636 56	508,604 05	102,790 60	547,204 11	913,685 50	21,502,559 53
2,453,613 71	1,764,944 35	1,448,581 50	750,850 46	843,719 26	5,507,110 95	81,375,494 91
315,911 64	437,172 68	193,700 34	11,536 49	204,981 06	515,243 26	8,537,689 18
515,824 33	479,794 09	251,706 40	86,499 71	182,258 68	616,993 84	9,423,481.44
3,916,749 42	1,938,461 23	1,816,881 15	358,807 01	1,230,148 92	8,067,392 06	93,687,273 08
2,089,561 64	2,887,802 86	909,845 80	197,955 91	1,162,940 20	2,115,259 96	52,383,044 37
1,165,601 68	1,287,634 86	519,758 02	201,027 00	395,937 63	1,410,556 30	22,795,967 38
253,721 81	278,462 49	244,586 24	29,146 05	183,876 69	6,562,619.26	86,169,605 15
1,675,752 69	11,851,492.75	3,144,570 67	635,824 86	2,242,688 38	23,023,726 06	86,169,605 15
84,486.71	93,386 96	93,955.54	26,454 53	32,356 21	266,700 52	1,762,249 77
18,015,502.55	30,267,368 61	15,500,938 98	3,740,638 94	9,754,296 63	86,301,766 13	546,198,815.97
662,762 58	582,821.83	436,607.39	57,453 01	471,204 78	1,630,363 80	17,145,209 57
336,241 54	224,678.26	86,554 59	36,227 12	20,352 41	723,493 83	2,122,276 65
102,457 69	42,678.23	46,068 78	20 00	25,994 41	91,793 82	662,526 01
116,277.64	79,356.42	100,901 78	33,610 80	39,079 91	674,190 40	2,112,737 62
20,322 63	2,425 65	2,000 04	2,098 54	5,721 67	5,721 67	46,663 57
2,283,661 94	2,598,396.56	1,388,742 92	479,182 69	971,634 10	5,067,106 20	71,522,222 64
220,278 68	229,172.49	216,241 69	192,218 73	67,340 17	602,609 02	7,423,117 85
172,495 50	253,521 15	213,106 07	55,740.32	72,387 23	345,296 59	4,614,589.32
140,103.76	45,435 48	72,087.66	507 19	24,955 44	98,093 69	1,017,269 35
196,817 39	377,567 29	186,248 21	9,380 48	96,741 73	510,811.06	2,879,633.67
69,266 21	110,370 89	101,262.34	212,168 69	36,766 95	181,645 58	3,606,136.08
30,368.76	13,223 98	26,343.39	9,275 07	9,275 53	60,000.98	580,723 75
173,439 80	15,836.51	32,507.63	.....	18,207 49	301,462 34	898,453 77
429,859 22	329,607.55	289,461.10	33,331 85	111,091 98	350,146 61	4,792,927 24
58,197 52	54,980 23	63,978.35	1,240 24	16,736 08	146,029 50	822,618 56
132,816 75	66,891 52	132,471 68	230,945.54	58,908 19	636,641 58	4,507,977 42
451,603 95	584,217 04	497,556.92	68,258 03	186,273 00	890,639 66	12,384,066 89
368,503 33	53,741 17	61,419.22	2,804.14	50,182 10	391,485.56	1,476,221 17
689,587.41	419,679 35	296,105.41	73,075 07	281,857 16	1,352,206 96	10,585,258 50
853,325 69	782,630 42	533,585.82	166,165.64	310,418 55	1,195,970 91	16,730,454 39
(1)	(1)	(1)	(1)	(1)	(1)	(1)
7,538,388.02	6,867,232 02	4,783,240 99	1,661,604 61	2,871,405 75	15,255,640 76	165,932,980 02
52,081 87	29,730.32	21,412.50	6,081 16	5,375 96	67,314 79	286,753 88
18,015,502.55	30,267,368 61	15,500,938 98	3,740,638 94	9,754,296 63	86,301,766 13	546,198,815.97
7,538,388 02	6,867,232 02	4,783,240 99	1,661,604.61	2,871,405.75	15,255,640 76	165,932,980 02
25,605,972 44	37,164,330.95	20,305,592.47	5,408,324 71	12,631,078 34	101,624,721 68	712,418,549.87

TABLE E.—Showing the number and amount of policies issued and terminated during 1915, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia

Name and location.	Number and amount of policies issued and terminated during the year				Mode of termination			
	Issued		Terminated		By death		By maturity	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
DISTRICT OF COLUMBIA COMPANY								
Equitable Life, Washington, D. C.:	643	\$327,066 00	369	\$294,478 00	9	\$10,000 00		
Ordinary.....		3,445,038 00	20,684	1,898,704 00	892	79,530 00	26	\$2,588 00
Industrial.....	27,004							
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA								
Mutual								
Baltimore Life, Baltimore, Md.:								
Ordinary.....	1,350	985,797 11	1,040	704,546 88	55	45,331 79	11	11,800 00
Industrial.....	55,749	6,554,464 40	46,093	4,972,000 14	2,036	233,851 36		
Bankers Life, Des Moines, Iowa.....	14,065	32,650,937 00	18,671	39,780,348 00	2,046	4,237,459 00		
Berkshire Life, Pittsfield, Mass.....	2,297	4,862,264 00	1,640	4,954,216 00	896	1,301,046 00		
Connecticut Mutual Life, Hartford, Conn.....	11,667	24,929,658 73	6,689	15,460,520 35	1,679	4,651,308 63	96	223,638 00
Eureka Life, Baltimore, Md.:							216	392,573 80
Ordinary.....	10	10,125 00	60	25,734 00	2	500 00		
Industrial.....	34,602	3,986,455 00	28,460	4,262,773 00	814	59,831 00		
Fidelity Mutual Life, Philadelphia, Pa.....	6,888	16,222,882 00	7,310	16,940,820 00	735	1,881,493 00	59	124,567 00
John Hancock Mutual Life, Boston, Mass.:								
Ordinary.....	31,666	48,977,782 00	15,853	28,200,772 00	1,603	3,197,075 00	435	719,691 00
Industrial.....	518,766	95,355,851 00	394,090	72,113,497 00	33,442	5,827,425 00	42	8,400 00
Massachusetts Mutual Life, Springfield, Mass.....	19,410	46,421,611 00	8,308	23,008,932 00	1,508	4,024,388 00	169	286,643 00
Metropolitan Life, New York, N. Y.:								
Ordinary.....	270,461	256,905,268 00	137,528	129,490,842 00	10,414	9,293,127 00	4,221	3,246,516 00
Industrial.....	2,509,602	335,894,692 00	1,652,758	257,932,743 00	169,301	21,888,426 00	9,901	1,033,993 00
Mutual Benefit Life, Newark, N. J.....	34,818	87,675,149 00	17,225	40,440,052 00	2,574	7,431,139 00	762	1,719,806 00
Mutual Life, New York, N. Y.....	63,018	160,882,145 00	52,287	136,918,196 00	9,009	25,449,714 00	3,409	7,428,541 00
National Life, Montpelier, Vt.....	10,639	23,312,851 00	7,547	16,951,096 00	893	2,256,954 00	693	1,219,820 00
New England Mutual Life, Boston, Mass.....	14,365	36,055,913 69	5,795	17,088,388 00	1,155	3,350,367 25	287	640,032 00
New York Life, New York, N. Y.....	107,700	228,894,191 00	74,627	172,185,801 00	11,842	29,291,613 00	5,681	11,346,192 00
Northwestern Mutual Life, Milwaukee, Wis.....	49,344	132,365,962 00	28,454	77,653,140 00	4,529	7,149,572 00	1,730	4,516,540 00
Penn Mutual Life, Philadelphia, Pa.....	26,037	77,956,559 00	16,378	52,352,921 00	2,251	7,149,572 00	1,013	2,297,964 00
Phoenix Mutual Life, Hartford, Conn.....	9,080	10,034,135 00	7,000	14,502,946 00	924	1,920,942 00	592	1,000,252 00



Prudential, Newark, N. J.:	167,751	195,513,413 00	87,137	105,657,255 00	6,836	8,877,950 00	1,482	1,427,276 00
Ordinary.....	2,580,678	385,577,476 00	1,668,661	257,831,553 00	136,840	16,261,666 00	167	13,240 00
Industrial.....	4,964	7,713,860 00	3,997	7,207,648 00	322	623,400 00	12	25,000 00
Security Mutual Life, Binghamton, N. Y. ....								
Total.....	6,543,336	2,228,329,853 24	4,297,626	1,496,576,403 37	401,516	173,065,014 03	31,078	37,069,513 80
<i>Stock</i>								
Zetna Life, Hartford Conn. ....	32,449	72,494,448 97	26,218	45,333,754 78	2,319	4,880,122 90	1,977	3,189,542 00
American National Life, Galveston, Tex. :								
Ordinary.....	5,023	10,431,504 00	4,149	4,235,880 00	118	126,383 00	1	1,000 00
Industrial.....	124,600	13,404,734 00	86,674	10,671,290 00	3,170	488,359 00		
Atlantic Life, Richmond, Va. ....	2,919	6,141,718 37	1,909	3,815,891 37	96	15,362 37	2	7,000 00
Columbian National Life, Boston, Mass								
Ordinary.....	5,329	12,209,070 50	3,933	10,069,592 00	167	406,646 00	16	69,008 00
Industrial.....								
Confidential Assurance, Chicago, Ill. ....	826	1,207,550 00	438	851,337 00	59	8,540 00		
Equitable Life, New York N. Y. ....	93,904	164,536,569 00	53,694	128,884,858 00	7,565	22,966,355 00	3,075	8,406,045 00
Germania Life, New York N. Y. ....	7,015	15,195,275 00	7,100	14,533,374 00	1,057	2,024,030 00	1,262	1,822,850 00
Home Life, New York N. Y. ....	6,850	15,095,695 00	4,785	10,328,955 00	1,599	1,301,592 00	195	1,635,011 00
Jefferson Standard Life, Greensboro, N. C. ....	4,824	9,226,732 00	3,675	7,164,246 00	179	300,433 00	17	26,000 00
Life Insurance Co of Virginia, Richmond, Va								
Ordinary.....	3,618	4,358,706 00	2,489	2,510,331 00	200	188,141 00	8	5,500 00
Industrial.....	159,338	19,972,676 00	135,327	16,254,396 00	9,522	996,033 00	49	1,950 00
Manhattan Life, New York, N. Y. ....	2,107	5,002,873 00	3,783	9,663,325 00	530	1,377,215 00	60	121,532 00
Maryland Life, Baltimore, Md. ....	1,131	1,672,803 00	886	1,497,900 00	88	190,095 00	31	74,750 00
Merchants Life, Burlington, Iowa.....	2,412	4,824,770 00	4,227	7,953,000 00	202	407,000 00		
Pacific Mutual Life, Los Angeles, Cal. ....	9,513	21,518,654 00	7,254	16,384,399 00	671	1,407,187 00	407	255,535 00
Philadelphia Life, Philadelphia, Pa. ....	1,521	3,903,651 00	1,426	3,484,604 00	104	270,192 00		
Pittsburgh Life & Trust, Pittsburgh, Pa. ....	9,842	19,474,073 00	7,131	17,025,454 00	789	1,624,671 00	278	479,531 00
Provident Life & Trust, Philadelphia, Pa. ....	17,021	41,449,918 00	9,424	28,373,310 00	850	2,395,098 00	1,085	3,042,873 00
Reliance Life, Pittsburgh, Pa. ....	9,910	18,411,662 00	5,564	10,312,316 00	153	322,905 00	4	4,000 00
Travelers, Hartford, Conn. ....	24,242	79,237,156 00	11,153	33,011,744 00	1,240	3,972,618 00	527	1,368,509 00
Union Central Life, Cincinnati, Ohio.....	23,480	63,164,545 00	14,684	33,826,612 00	1,542	3,738,015 00	1,577	2,684,173 00
United States Life, New York, N. Y. ....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	547,876	603,026,202 84	396,094	415,239,916 15	31,227	49,698,779 27	10,571	22,194,802 00
<i>RECAPITULATION.</i>								
District of Columbia company	27,647	3,972,104 00	21,053	2,193,182 00	901	89,530 00	26	2,558 00
Companies chartered outside of the District of Columbia								
Mutual.....	6,543,336	2,228,329,853 24	4,297,626	1,496,576,403 37	401,516	173,065,014 03	31,078	37,069,513 80
Stock.....	517,876	603,026,202 84	396,094	415,239,916 15	31,227	49,698,779 27	10,571	22,194,802 00
Grand total.....	7,118,859	2,835,328,160 08	4,714,773	1,914,009,501 52	433,644	222,853,323 30	41,675	59,806,910 80

1 Withdrawn from the District

TABLE E.—Showing the number and amount of policies issued and terminated during 1915, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia—Continued

Name and location.	Mode of termination—Continued.					
	By expiry		By surrender		By lapse	
	Number.	Amount.	Number.	Amount	Number.	Amount
DISTRICT OF COLUMBIA COMPANY						
Equitable Life, Washington D C	48	\$32,628 00	28	\$31,250 00	284	\$209,000 00
Ordinary.....	36	1,581 00			19,730	1,701,788 00
Industrial.....						\$11,000 00
						53,217 00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA						
Mutual						
Baltimore Life, Baltimore, Md.,						
Ordinary.....	3	2,000 00	146	104,218 00	525	516,001 00
Industrial.....	985	138,106 00	124	21,245 00	42,858	4,561,823 00
Bankers Life, Des Moines, Iowa.....			7,759	15,551,389 00	5,896	10,686,600 00
Beckwith Life, Pittsfield, Mass.....	50	115,000 00	704	1,708,811 00	304	928,953 00
Connecticut Mutual Life, Hartford, Conn.....	44	135,345 20	2,572	5,512,765 72	2,178	4,136,370 00
Eureka Life, Baltimore, Md.:.....						
Ordinary.....			11	4,000 00	37	21,234 00
Industrial.....	406	1,993,489 00	9	1,250 00	37,637	4,141,472 00
Fidelity Mutual Life, Philadelphia, Pa.....			2,436	5,265,064 00	3,654	7,332,962 00
John Hancock Mutual Life, Boston, Mass.....						343,255 00
Ordinary.....	122	740,012 00	4,679	5,762,483 00	8,825	12,315,526 00
Industrial.....	451	99,670 00	72,288	13,339,435 00	287,807	52,841,567 00
Massachusetts Mutual Life, Springfield, Mass.....	246	742,189 00	3,282	9,443,234 00	3,101	6,487,102 00
Metropolitan Life, New York, N. Y.,						
Ordinary.....	2,904	2,749,258 00	36,110	34,684,514 00	83,869	72,224,243 00
Industrial.....	7,623	329,597 00	82,729	13,223,128 00	1,383,114	200,200,936 00
Mutual Benefit Life, Newark, N. J.....	5,204	10,390,746 00	4,884	12,511,234 00	3,514	7,075,158 00
National Life, Montpelier, Vt.....	4,467	15,834,731 00	20,034	56,278,957 00	15,273	31,502,069 00
New England Mutual Life, Boston, Mass.....	811	1,599,540 00	1,998	4,893,513 00	2,293	4,550,390 00
New York Life, New York, N. Y.....	200	472,009 00	1,777	4,273,485 00	2,376	5,635,087 75
Northwestern Mutual Life, Milwaukee, Wis.....	9,709	27,918,518 00	20,249	46,870,652 00	27,146	49,234,288 00
Phoenix Mutual Life, Hartford, Conn.....	2,867	7,764,071 00	10,625	25,625,706 00	9,003	22,438,695 00
Prudential Life, Philadelphia, Pa.....	2,869	7,234,941 00	5,228	18,086,079 00	5,317	13,504,951 00
Phoenix Mutual Life, Hartford, Conn.....	2,984	1,663,569 00	1,535	3,420,686 00	2,995	5,587,990 00
						7,293,184 00
						21,266,663 00
						1,320,969 00
						424,184 00
						2,495,860 00
						2,716,087 00
						8,404,498 00
						3,395,814 00
						4,039,414 00
						589,517 00

Prudential, Newark, N. J.:	37,348	38,467,601 00	15,679	20,567,517 00	25,792	34,720,288 00	1,587,553 00
Ordinary.....	28,768	5,443,690 00	129,516	14,084,576 00	1,373,580 00	207,806,031 00	14,302,915 00
Industrial.....	104	297,068 00	608	1,015,526 00	2,951	4,970,023 00	273,571 00
Security Mutual Life, Binghamton, N. Y. ....	105,505	124,131,170 20	424,942	311,145,066 72	3,333,415	772,084,150 24	77,851,488 38
Total.....							
<i>Stock</i>							
Ætna Life, Hartford, Conn. ....	11,553	3,455,169 00	5,409	14,557,399 10	4,960	17,944,007 00	1,307,514 78
American National Life, Galveston, Tex.							
Ordinary.....			321	554,000 00	3,709	3,554,497 00	.....
Industrial.....			165	33,828 00	83,338	10,179,108 00	.....
Atlantic Life, Richmond, Va. ....	22	47,950 00	499	1,102,470 00	1,283	2,414,714 00	.....
Columbian National Life, Boston, Mass.							64,395 00
Ordinary.....	49	187,433 00	708	1,875,722 00	2,993	6,702,081 00	768,700 00
Industrial.....			78	11,848 00	21	2,523 00	134 00
Continental Assurance, Chicago, Ill. ....	1	264 00	18	17,916 00	412	819,894 00	5,300 00
Equitable Life, New York, N. Y. ....	11,809	16,137,164 00	14,676	41,891,540 00	16,509	34,076,826 00	5,396,928 00
Germania Life, New York, N. Y. ....	239	677,039 00	2,165	4,721,922 00	2,377	4,786,415 00	557,098 00
Home Life, New York, N. Y. ....	149	340,434 00	1,842	3,670,423 00	2,000	3,969,469 00	382,033 00
Jefferson Standard Life, Greensboro, N. C. ....	75	165,500 00	909	1,537,403 00	2,495	4,063,930 00	590,924 00
Life Insurance Co. of Virginia, Richmond, Va. ....							
Ordinary.....	57	42,000 00	590	609,710 00	1,634	1,000,494 00	64,433 00
Industrial.....	20	621 00	1,109	118,528 00	124,567	14,730,510 00	386,917 00
Mammoth Life, New York, N. Y. ....	106	689,774 00	1,732	2,969,700 00	1,732	4,099,518 00	424,226 00
Maryland Life, Baltimore, Md. ....	19	43,611 00	138	185,043 00	1,732	3,773,500 00	17,901 00
Metropolitan Life, New York, N. Y. ....							3,500 00
Pacific Mutual Life, Burlington, Iowa					3,735	7,373,040 00	1,167,890 00
Philadelphia Life, Philadelphia, Pa. ....	2,581	4,813,458 00	1,972	4,333,475 00	1,625	3,271,840 00	69,620 00
Pittsburgh Life & Trust, Pittsburgh, Pa. ....	1,126	4,714,490 00	2,347	6,892,697 00	1,038	2,443,593 00	129,064 00
Provident Life & Trust, Philadelphia, Pa. ....	2	12,000 00	3,397	9,047,471 00	4,090	11,039,904 00	1,685,024 00
Reliance Life, Pittsburgh, Pa. ....	284	875,139 00	3,219	3,385,894 00	4,901	8,440,523 00	283,885 00
Travelers, Hartford, Conn. ....	1,233	1,440,420 00	3,291	13,190,409 00	4,862	13,048,728 00	.....
Union Central Life, Cincinnati, Ohio. ....	1,578	3,328,000 00	4,521	10,690,706 00	5,466	12,214,115 00	1,171,543 00
United States Life, New York, N. Y. ....	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Total.....	31,051	36,981,848 00	45,957	116,815,136 10	276,977	175,948,359 00	14,500,734 78
<i>RECAPITULATION.</i>							
District of Columbia company.....	84	34,209 00	28	31,250 00	20,014	1,971,388 00	64,217 00
Companies chartered outside of the District of Columbia							
Mutual.....	106,505	124,131,170 20	424,942	311,145,066 72	3,333,415	772,084,150 24	77,851,488 38
Stock.....	31,051	36,981,848 00	45,957	116,815,136 10	276,977	175,948,359 00	14,500,734 78
Grand total.....	136,040	161,147,227 20	470,927	427,991,452 82	3,630,406	949,704,097 24	92,416,490 16

1 Withdrawn from the District.

TABLE F.—Showing the business transacted in the District of Columbia during the year 1915 by all life insurance companies, annual statements of which have been accepted

Name and location.	Policies in force Dec 31, 1914		Policies issued during 1915		Policies terminated during 1915.		Policies in force Dec 31, 1915.	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount.
DISTRICT OF COLUMBIA COMPANY								
Equitable Life, Washington, D. C.	663	\$562,620 00	137	\$99,517 00	81	\$68,195 00	719	\$593,982 00
Ordinary.....	32,726	3,720,446 00	10,123	1,239,701 00	7,364	551,499 00	35,485	4,378,948 00
Industrial.....								
COMPANIES CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA								
Mutual								
Baltimore Life, Baltimore, Md :								
Ordinary.....	72	40,204 86	10	5,075 00	18	10,250 00	64	35,029 86
Industrial.....	6,051	622,804 22	2,200	249,188 00	2,009	248,966 50	6,242	623,022 72
Bankers Life, Des Moines, Iowa.....	327	715,000 00	42	107,000 00	50	104,000 00	319	715,000 00
Beckwith Life, Pittsfield, Mass.....	307	586,316 00	16	30,846 00	21	55,282 00	302	601,880 00
Connecticut Mutual Life, Hartford, Conn.....	920	2,284,511 00	133	302,499 00	103	216,080 00	950	2,370,920 00
Eureka Life, Baltimore, Md :								
Ordinary.....	32	17,250 00	1	1,000 00	2	2,100 00	31	16,150 00
Industrial.....	14,351	1,459,504 00	6,935	695,575 00	8,267	933,054 00	12,679	1,222,025 00
Fidelity Mutual Life, Philadelphia, Pa.....	485	933,533 00	17	89,430 00	47	50,127 00	465	912,826 00
John Hancock Mutual Life, Boston, Mass.....	1,143	3,738,009 00	111	381,075 00	93	354,363 00	1,161	3,792,603 00
Massachusetts Mutual Life, Springfield, Mass.....	830	1,835,567 00	549	1,122,329 00	246	536,412 00	1,133	2,418,494 00
Metropolitan Life, New York, N. Y. :								
Ordinary.....	10,008	9,738,577 00	1,437	1,743,686 00	796	874,907 00	10,649	10,607,356 00
Industrial.....	158,362	20,712,009 00	20,417	2,584,649 00	14,874	2,367,220 00	163,905	20,929,438 00
Mutual Benefit Life, Newark, N. J. :								
Mutual Life, New York, N. Y. :	1,095	4,053,465 00	206	819,771 00	70	255,336 00	1,740	4,417,903 00
National Life, Montpelier, Vt.....	3,449	8,786,911 20	253	954,845 80	295	1,052,186 80	3,407	8,691,570 20
New England Mutual Life, Boston, Mass.....	173	410,485 08	38	154,824 16	205	28,000 00	3,419	544,309 24
New York Life, New York, N. Y. :								
Northwestern Mutual Life, Milwaukee, Wis.....	1,553	3,435,031 00	109	436,369 00	117	297,271 00	1,905	3,574,129 00
Penn Mutual Life, Philadelphia, Pa.....	3,900	7,909,087 00	409	892,194 00	209	580,820 00	4,184	8,140,461 00
Phoenix Mutual Life, Hartford, Conn.....	3,489	8,994,423 00	303	941,300 00	129	350,489 00	3,654	10,585,234 00
Prudential, Newark, N. J. :								
Ordinary.....	2,800	9,643,580 00	130	483,471 00	217	882,471 00	2,773	9,244,530 00
Industrial.....	486	1,282,560 00	123	254,510 00	50	140,064 00	559	1,396,986 00
Security Mutual Life, Binghamton, N. Y. :								
Ordinary.....	4,400	6,037,313 00	733	1,023,118 00	373	542,632 00	4,769	6,517,799 00
Industrial.....	76,768	10,586,914 00	13,442	2,143,985 00	9,769	1,643,597 00	80,441	11,087,312 00
Total.....	121	206,696 74	22	61,080 73	15	39,054 73	11,087,312 00	318,732 74
Total.....	291,692	105,125,701 10	47,450	15,180,840 69	37,782	11,607,931 03	301,369	108,098,610 76

Stock		1, 108	1, 401, 930.62	623	409, 459.94	706	335, 078.00	1, 025	1, 476, 312.56
Etna Life, Hartford, Conn.		14	32,000.00	5	5,000.00			5	5,000.00
American National Life, Galveston, Tex.		64	290,027.00	21	39,000.00			35	71,000.00
Atlantic Life, Richmond, Va.		50	74,655.00	34	10,000.00	12	33,000.00	57	207,027.00
Columbian National Life, Boston, Mass.		3, 762	9,246,791.00	467	54,029.00	25	34,774.00	59	95,910.00
Continental Assurance, Chicago, Ill.		991	313,934.00	20	869,800.00	274	582,954.00	3, 955	9,535,637.00
Equitable Life, New York, N. Y.		37	2,108,265.00	118	119,500.00	17	49,401.00	195	384,633.00
Germania Life, New York, N. Y.			75,000.00		241,562.96	77	173,832.96	1, 032	2, 175, 895.00
Home Life, New York, N. Y.							10,000.00	37	65,000.00
Jefferson Standard Life, Greensboro, N. C.									
Life Insurance Co. of Virginia, Richmond, Va.									
Ordinary		466	330,306.00	50	41,967.00	81	60,626.00	435	311,047.00
Industrial		13, 118	1,654,899.00	2, 758	336,347.00	2, 203	253,828.00	13, 673	1,739,418.00
Manhattan Life, New York, N. Y.		494	1,836,448.00	58	120,932.00	85	393,095.00	467	1,564,335.00
Maryland Life, Baltimore, Md.		89	150,606.00	10	15,875.00	14	23,300.00	85	143,181.00
Merchants Life, Burlington, Iowa.		117	128,000.00	19	35,000.00	19	24,000.00	117	142,000.00
Pacific Mutual Life, Los Angeles, Cal.		216	413,837.00	20	36,653.00	7	14,199.00	229	433,291.00
Philadelphia Life, Philadelphia, Pa.		9	15,000.00	18	42,000.00	13	35,000.00	14	24,000.00
Philadelphia Life & Trust, Pittsburgh, Pa.		180	333,480.00	92	234,050.00	27	43,896.00	246	543,634.00
Provident Life & Trust, Philadelphia, Pa.		851	3,286,789.00	61	233,548.00	40	193,830.00	872	3,326,507.00
Reliance Life, Pittsburgh, Pa.		90	115,896.00	23	31,000.00	23	27,985.00	90	118,911.00
Travelers, Hartford, Conn.		1, 041	4,442,063.00	159	608,814.00	62	256,664.00	1, 138	4,794,843.00
Union Central Life, Cincinnati, Ohio.			2,232,578.00	369	801,453.00	150	365,930.00	1, 187	2,048,103.00
United States Life, New York, N. Y.		(1)		(1)	(1)	(1)	(1)	(1)	
Total		23, 867	28, 443, 134.62	4, 920	4, 294, 042.90	3, 835	2, 900, 492.96	24, 952	29, 837, 684.56
RECAPITULATION.									
District of Columbia company.		33, 389	4, 283, 106.00	10, 260	1, 339, 218.00	7, 445	649, 694.00	36, 204	4, 972, 630.00
Companies chartered outside District of Columbia:		291, 692	105, 125, 701.10	47, 459	15, 180, 840.69	37, 782	11, 607, 931.03	301, 369	108, 698, 610.76
Mutual		23, 867	28, 443, 134.62	4, 920	4, 294, 042.90	3, 835	2, 900, 492.96	24, 952	29, 837, 684.56
Stock.									
Grand total		348, 948	137, 851, 941.72	62, 639	20, 814, 101.59	49, 062	15, 167, 117.99	362, 535	143, 498, 925.32

<sup>1</sup> Withdrawn from District

The figures in this table include additions for transfers from other States and deductions for transfers to other States.

TABLE F.—Showing the business transacted in the District of Columbia during the year 1915 by all life insurance companies, annual statements of which have been accepted—Continued.

Name and location	Losses unpaid Dec 31, 1914		Losses incurred during 1915		Losses paid during 1915.		Loss unpaid Dec 31, 1915		Gross premiums.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number	Amount	
DISTRICT OF COLUMBIA COMPANY.									
Equitable Life, Washington, D C :									
Ordinary.....			3	\$6,000 00	3	\$6,000 00			\$19,219 97
Industrial.....	2	\$290 00	518	50,946 00	518	50,946 00	2	\$290 00	154,387 59
COMPANIES CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA									
Mutual									
Baltimore Life, Baltimore, Md.									
Ordinary.....			1	186 00	1	186 00			1,559 49
Industrial.....			159	18,483 77	159	18,483 77			37,186 97
Bankers Life, Des Moines, Iowa.....			6	12,000 00	6	12,000 00			17,600 18
Berkshire Life, Pittsfield, Mass.....			4	10,613 00	4	10,613 00			13,852 67
Connecticut Mutual Life, Hartford, Conn.....			12	35,930 00	13	36,338 00			72,985 82
Eureka Life, Baltimore, Md.:	1	408 00							
Ordinary.....			217	16,212 00	217	16,212 00			544 37
Industrial.....			7	15,567 00	8	16,567 00			57,378 64
Fidelity Mutual Life, Philadelphia, Pa.....	1	1,000 00	13	55,000 00	13	55,000 00			33,859 05
John Hancock Mutual Life, Boston, Mass.....			9	28,373 00	8	27,373 00	1	1,000 00	110,302 94
Massachusetts Mutual Life, Springfield, Mass.....									78,094 68
Metropolitan Life, New York, N. Y.:									
Ordinary.....	7	15,589 71	122	108,745 97	123	118,675 68	6	5,660 00	384,987 13
Industrial.....	15	1,927 30	2,188	278,643 01	2,179	277,250 85	24	3,319 46	744,999 22
Mutual Benefit Life, Newark, N. J.....	2	5,057 00	33	38,173 00	34	43,173 00	1	57 00	131,286 08
National Life, Montpelier, Vt.....			68	191,411 00	65	188,662 00	3	3,349 00	319,157 54
New England Mutual Life, Boston, Mass.....			6	11,000 00	5	10,000 00	1	1,000 00	17,356 86
New York Life, New York, N. Y.....	3	3,165 50	13	31,717 40	13	31,717 40			94,112 49
Northwestern Mutual Life, Milwaukee, Wis.....	2	2,500 00	79	201,986 77	77	201,127 06	5	4,025 21	353,485 23
Penn Mutual Life, Philadelphia, Pa.....	3	3,000 00	49	138,798 00	49	138,798 00	2	2,500 00	292,286 80
Phoenix Mutual Life, Hartford, Conn.....	1	788 00	27	99,596 00	27	99,577 00	3	7,019 00	285,239 11
Prudential, Newark, N. J.....			15	54,705 00	15	54,705 00	1	788 00	54,339 07
Ordinary.....	3	3,000 00	45	75,988 37	48	78,988 37			191,294 20
Industrial.....	26	2,727 97	810	97,061 54	803	95,732 50	33	4,057 01	376,203 21
Security Mutual Life, Binghamton, N. Y.....			3	6,015 57	3	6,015 57			10,141 49
Total.....	64	39,163 48	3,886	1,526,206 40	3,870	1,532,565 20	80	32,774 68	3,661,663 24

## Stock

	1	64 00	9	27,000 00	9	27,000 00	1	64 00	32,510 79
Zetna Life, Hartford, Conn.									1,515 07
American National Life, Galveston, Tex.									6,942 34
Atlantic Life, Richmond, Va.			1	1,000 00	1	1,000 00			2,770 91
Columbian National Life, Boston, Mass.									370,757 99
Continental Assurance, Chicago, Ill.			52	135,075 79	50	125,132 46	4	11,043 33	11,069 21
Equitable Life, New York, N. Y.	2	3,000 00	8	12,581 60	8	12,581 60			69,396 09
Germania Life, New York, N. Y.			6	30,879 96	5	28,379 96	1	2,500 00	2,090 04
Home Life, New York, N. Y.									9,915 61
Jefferson Standard Life, Greensboro, N. C.									63,900 53
Life Insurance Co. of Virginia, Richmond, Va.:									56,855 79
Ordinary									4,634 54
Industrial			5	2,628 00	5	2,628 00			3,339 01
Manhattan Life, New York, N. Y.	1	165 10	192	23,876 02	193	24,041 12			15,307 14
Maryland Life, Baltimore, Md.			8	37,008 00	8	37,008 00			1,546 58
Merchants Life, Burlington, Iowa	2	550 00	3	6,500 00	3	6,579 17	2	470 83	12,513 26
Pacific Mutual Life, Los Angeles, Cal.									110,840 50
Philadelphia Life, Philadelphia, Pa.			4	5,576 00	4	5,576 00			3,881 28
Pittsburgh Life & Trust, Pittsburgh, Pa.	3	1,271 00	7	11,199 00	9	12,399 00	1	71 00	32,049 99
Provident Life & Trust, Philadelphia, Pa.	1	1,000 00	4	17,000 00	4	17,000 00	1	1,000 00	(1)
Reliance Life, Philadelphia, Pa.			1	1,000 00	1	1,000 00			16,049 16
Travelers, Hartford, Conn.			6	19,606 47	6	19,606 47			173,607 56
Union Central Life, Cincinnati, Ohio			21	44,172 71	21	44,172 71			3,661,663 24
United States Life, New York, N. Y.	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	1,008,976 86
Total	10	6,050 10	327	375,099 55	327	365,100 49	10	16,049 16	4,844,247 66
RECAPITULATION.									
District of Columbia company	2	290 00	521	56,946 00	521	56,946 00	2	290 00	
Companies chartered outside District of Columbia									
Mutual	64	39,163 48	3,886	1,532,595 20	3,870	1,532,595 20	80	32,774 88	
Stock	10	6,050 10	327	375,099 55	327	365,100 49	10	16,049 16	
Grand total	76	45,503 58	4,734	1,958,251 95	4,718	1,954,641 69	92	49,113 84	

1 Withdrawn from District

The figures in this table include additions for transfers from other States and deductions for transfers to other States.





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## ABSTRACT.

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COMPILED FROM ANNUAL STATEMENT OF THE LIFE INSURANCE  
COMPANY ORGANIZED UNDER THE DISTRICT OF COLUMBIA  
LAW, SHOWING ITS CONDITION ON DECEMBER 31, 1915.

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# **EQUITABLE LIFE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.**

(Located at No 816 Fourteenth Street NW, Washington, D C Incorporated, 1902, commenced business,  
1902 Henry P. Blair, president, Allen C Clark, secretary.)

## **CAPITAL.**

*Capital stock paid up in cash.....	\$120,000 00	
Amount of ledger assets Dec 31 of previous year .....		<u>\$395,610 67</u>

## **INCOME.**

First year's premiums on original policies, less reinsurance.....	\$63,665 09	
Dividends applied to purchase paid-up additions and annuities.....	45 29	
Surrender values applied to purchase paid-up insurance and annuities .....	2,885 33	
Total new premiums.....	66,595 71	
Renewal premiums less reinsurance.....	243,205 78	
Premiums for total and permanent disability.....	122 50	
Total premium income.....		309,923.99
Dividends left with the company to accumulate at interest .....		66 98
Interest on mortgage loans.....	7,227 50	
Interest on collateral loans.....	483 64	
Interest on bonds and dividends on stocks.....	6,105 47	
Interest on premium notes, policy loans or liens .....	621 99	
Interest on deposits.....	244 83	
Interest on advance to agents.....	3 72	
Rents, including \$4,992 for company's occupancy of its own buildings .....	10,294 60	
Total interest and rents.....		24,981 75
From other sources, viz Building material, \$25, agents' deposits, \$332 82, profit and loss, \$995 39.....		1,353 21
Borrowed money.....		10,000 00
Profit on sale or maturity of ledger assets—Bonds .....		85 00
Total income.....		<u>346,410 93</u>
Total.....		<u>742,021.60</u>

## **DISBURSEMENTS**

Death claims and additions.....	\$86,530 08	
Matured endowments and additions.....	2,588 00	
Total death claims and endowments.....		89,118 08
Surrender values paid in cash, or applied in liquidation on loans or notes.....		4,870 12
Surrender values applied to purchase paid-up insurance and annuities.....		2,885 33
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....		577 48
Dividends applied to purchase paid-up additions and annuities .....		45 29
Left with the company to accumulate at interest.....		66.98
Total paid policy holders.....		97,563 28
Expense of investigation and settlement of policy claims, including legal expenses.....		190 75
Interest or dividends to stockholders.....		7,194.00
Commissions to agents.....		81,812.19
Agency supervision and traveling expenses of supervisors.....		26,450.91
Branch office expenses.....		1,009.46
Medical examiners' fees and inspection of risks.....		6,784 25
Salaries and all other compensation of officers and home office employees.....		21,412.50
Rent, including company's occupancy of its own buildings.....		6,727 50
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....		9,273 83
Furniture, fixtures, and sales.....		275 34
Repairs and expenses (other than taxes) on real estate.....		4,508 63
Taxes on real estate.....		1,572 53
Insurance department licenses and fees.....		5,171 77
All other licenses, fees, and taxes.....		204 19
Other disbursements, viz: Advance to agents, \$434 19, calendars, \$600, sundries, \$212 99, entertainment, \$1,163.23, agents' bonds, \$202 50, supplies, \$995.34, sundry allowances, \$260, C E Ewing, \$219 69, typewriters, \$210 80, comp reserve, \$65, interest, \$53 84, literature, \$219 45, board of trade, \$25.....		4,712 03
Borrowed money repaid.....		10,000 00
Interest on borrowed money.....		1,884 72
Total disbursements.....		<u>286,753 88</u>
Balance.....		<u>455,267 72</u>

## LEDGER ASSETS.

Book value of real estate.....	126,154.69
Mortgage loans on real estate.....	153,000.00
Loans secured by collaterals.....	2,000.00
Loans on company's policies assigned as collateral.....	14,489.98
Book value of bonds and stocks.....	139,237.50
Cash in office.....	2,170.75
Deposits in trust companies and banks not on interest.....	7,329.62
Deposits in trust companies and banks on interest.....	10,885.18

Total ledger assets..... 455,267.72

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,621.16
Interest due and accrued on bonds.....	1,500.49
Interest due and accrued on collateral loans.....	13.25
Interest due and accrued on premium notes, loans, or liens.....	241.79
Interest due and accrued on other assets.....	104.83
Rents due and accrued on company's property.....	677.35
	4,158.87
Market value of real estate over book value.....	24,677.31
Market value of bonds and stocks over book value..	4,600.75
Net uncollected and deferred premiums	
New business.....	1,745.51
Renewals.....	15,016.54
	16,762.05

Admitted assets..... 505,466.70

## LIABILITIES

Net reserve.....	347,286.00
Matured endowments due and unpaid.....	290.00
Dividends left with the company to accumulate at interest.....	70.42
Premiums paid in advance, including surrender values so applied.....	5,590.16
Unearned interest and rent paid in advance.....	.72
Salaries, rents, office expenses, bills and accounts due or accrued.....	566.52
Medical examiners' and legal fees due or accrued.....	515.50
State, county, and municipal taxes due or accrued.....	5,335.19
Dividends or other profits due policy holders.....	82.38
Agents' deposits.....	1,529.46
Total.....	361,316.35
Paid-up capital.....	120,000.00
Unassigned funds (surplus).....	24,150.35
Total liabilities.....	505,466.70

## PREMIUM NOTE ACCOUNT.

On hand Dec 31, 1914.....	8,869.20
Received during the year on old policies.....	8,285.62
Restored by revival of policies.....	23.00
	17,180.82
Deductions during the year as follows	
Used in payment of losses and claims.....	51.33
Used in purchase of surrendered policies.....	606.24
Voided by lapse.....	1,922.24
Redeemed by maker in cash.....	111.03
Total reduction of premium note account.....	2,690.84
Balance note assets at end of the year.....	14,489.98

## EXHIBIT OF POLICIES

	Ordinary		Industrial	
	Number	Amount	Number.	Amount.
Paid for				
Policies in force Dec 31, 1914.....	1,627	\$1,349,577.00	53,458	\$5,716,048.00
Policies issued, revived, changed, and increased during the year.....	643	527,066.00	27,004	3,445,038.00
Total.....	2,270	1,876,643.00	80,462	9,161,086.00
Deduct policies which have ceased to be in force during the year.				
By death.....	9	10,000.00	892	79,530.00
By maturity.....			26	2,588.00
By expiry.....	48	32,628.00	36	1,581.00
By surrender.....	28	31,250.00		
By lapse.....	284	209,600.00	19,730	1,761,788.00
By decrease.....		11,000.00		53,217.00
Total.....	369	294,478.00	20,684	1,898,704.00
Total policies in force at end of year.....	1,901	1,582,165.00	59,778	7,262,382.00
Reinsured.....	102	147,500.00		

## BUSINESS IN DISTRICT OF COLUMBIA.

	Ordinary.		Industrial.	
	Number	Amount	Number	Amount
Policies in force Dec 31, 1914.....	663	\$562,660 00	32,726	\$3,720,446 00
Policies issued during the year .....	137	99,517 00	10,123	1,239,701. 00
Total.....	800	662,177 00	42,849	4,960,147 00
Deduct policies ceased to be in force.....	81	68,195 00	7,364	581,499. 00
Policies in force Dec 31, 1915 ... ..	719	593,982 00	35,485	4,378,648. 00
Losses and claims unpaid Dec 31, 1915. . . .	.....	.....	2	290 00
Losses and claims incurred during the year.....	3	6,000 00	518	50,946 00
Total .....	3	6,000 00	520	51,236 00
Losses and claims settled during the year.....	3	6,000 00	518	50,946 00
Losses and claims unpaid Dec 31, 1915.....	.....	.....	2	290 00
Premiums received.....	.....	19,219 97	.....	154,387 59



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COMPARATIVE TABLES.

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HEALTH, ACCIDENT, AND LIFE ASSO-  
CIATIONS, DECEMBER 31, 1915.

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TABLE G.—Assets and liabilities of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia during 1915.

Name and location	Assets			Liabilities		Balance net assets
	Ledger.	Nonledger	Assets not admitted	Losses	Other liabilities	Total
<b>INDUSTRIAL.</b>						
<i>District of Columbia Companies.</i>						
Capital City Benefit Society, Washington, D. C.	\$95,681 70	\$20 00			\$4,683 62	\$91,018 08
National Benefit Association, Washington, D. C.	265,367 24	14,507 27	\$21,968 95	\$2,518 00	7,588 80	187,800 78
Peoples Mutual Benefit Insurance Co., Washington, D. C.	60,421 49	210 00	5,636 25		5,238 58	49,786 66
Provident Relief Association, Washington, D. C.	40,661 54	4,500 00	4 928 52	128 00	1,178 35	44,926 37
Total.....	408,141 97	19,239 29	32,554 02	2,646 00	18,699 35	373,481 89
<i>Chartered outside District of Columbia.</i>						
Continental Life Insurance Co., Richmond, Va.	47,928 51	173 72	3,621 98	1,500 33	3,202 69	39,687 23
Home Beneficial Association, Richmond, Va.	520,844 40	27,304 13	2,526 88	2,188 75	125,353 48	418,509 32
Richmond Beneficial Insurance Co., Richmond, Va.	50,807 50	11,815 50	5,385 97		4,248 68	61,038 35
Total.....	628,580 41	39,383 35	9,494 83	3,729 08	132,504 85	522,235 00
<b>RECAPITULATION.</b>						
Industrial	408,141 97	19,239 29	32,554 02	2,646 00	18,699 35	373,481 89
Local.....	628,580 41	39,383 35	9,494 83	3,729 08	132,504 85	522,235 00
Domestic.....						
Grand total.....	1,036,722 38	58,622 64	42,048 85	6,375 08	151,201 20	885,716 89

TABLE H.—Income and disbursements during 1915 of health, accident, and life insurance companies operating under section 653 and doing business in the District of Columbia.

Name and location.	Receipts during 1915				Disbursements during 1915					
	Membership fees and dues	Assessments	Total paid by members.	From all other sources	Total receipts	Losses and claims paid	Advance payments returned	Total paid to members.	All other payments	Total disbursements
INDUSTRIAL.										
District of Columbia companies										
Capital City Benefit Society, Washington, D. C.	\$46,862 93	.....	\$46,862 93	\$6,566 11	\$53,429 04	\$20,945 70	.....	\$20,945 70	\$35,537 42	\$56,483 12
National Benefit Association, Washington, D. C.	249,670 01	.....	249,670 01	23,097 65	272,767 66	66,792 13	.....	66,792 13	181,774 38	248,566 51
Peoples Mutual Benefit Insurance Co., Washington, D. C.	343,768 45	.....	343,768 45	8,278 47	352,046 92	145,148 76	.....	145,148 76	202,866 10	347,504 86
Provident Relief Association, Washington, D. C.	340,866 42	.....	340,866 42	46,320 95	387,187 37	170,420 09	.....	170,420 09	206,747 62	377,167 71
Total.....	981,167 81	.....	981,167 81	84,263 18	1,065,430 99	403,806 68	.....	403,806 68	626,415 52	1,029,722 20
Chartered outside District of Columbia.										
Continental Life Insurance Co., Richmond, Va.	297,052 59	.....	297,052 59	29,358 54	326,411 13	139,158 02	.....	139,158 02	181,080 18	320,238 20
Home Beneficial Association, Richmond, Va.	882,181 39	.....	882,181 39	26,392 19	908,573 58	419,897 35	\$78 60	419,975 95	436,103 46	856,079 41
Richmond Beneficial Insurance Co., Richmond, Va.	235,168 53	.....	235,168 53	9,505 21	244,673 74	130,617 67	.....	130,617 67	113,974 37	244,592 04
Total.....	1,414,402 51	.....	1,414,402 51	65,255 94	1,479,658 45	689,673 04	78 60	689,751 64	731,158 01	1,420,909 65
RECAPITULATION										
Industrial:										
Local.....	981,167 81	.....	981,167 81	84,263 18	1,065,430 99	403,806 68	.....	403,806 68	626,415 52	1,029,722 20
Domestic.....	1,414,402 51	.....	1,414,402 51	65,255 94	1,479,658 45	689,673 04	78 60	689,751 64	731,158 01	1,420,909 65
Grand total.....	2,395,570 32	.....	2,395,570 32	149,519 12	2,545,089 44	1,092,970 72	78 60	1,093,058 32	1,357,573 53	2,450,631 85

TABLE I.—Number and amount of policies issued and terminated during the year 1915 by health, accident, and life insurance companies operating under section 653 and transacting business in the District of Columbia.

Name and location.	Certificates in force Dec 31, 1914		Written and restored during 1915		Ceased to be in force in 1915		Certificates in force Dec 31, 1915	
	Number.	Amount	Number	Amount	Number.	Amount	Number.	Amount.
<b>INDUSTRIAL.</b>								
<i>District of Columbia companies.</i>								
Capital City Benefit Society, Washington, D. C.	5,138	\$364,463 50	7,681	\$488,593.00	8,067	\$515,136 00	4,752	\$337,920 30
National Benefit Association, Washington, D. C.	75,063	4,065,902 24	46,142	2,722,549 75	16,971	1,075,893.50	104,834	5,656,558 49
Peoples Mutual Benefit Insurance Co., Wash- ington, D. C.	58,739	1,762,170 00	70,953	2,128,590 00	77,111	2,313,330 00	52,581	1,577,430 00
Provident Relief Association, Washington, D. C.	50,471	2,018,840 00	53,849	2,153,960 00	55,460	2,218,400 00	45,860	1,954,400 00
Total.....	190,011	8,155,375 74	178,625	7,493,692 75	157,609	6,122,759 50	211,027	9,526,308 99
<i>Chartered outside District of Columbia.</i>								
Continental Life Insurance Co., Richmond, Va.	42,740	1,624,120 00	49,906	3,610,455 00	41,753	2,319,071 00	50,893	2,915,505 00
Home Beneficial Association, Richmond, Va.	134,815	8,721,127 00	177,640	10,500,680 00	162,927	9,951,317 00	149,528	9,270,490 00
Richmond Beneficial Insurance Co., Richmond, Va.	32,219	1,282,959 60	9,308	427,653 20	3,042	167,612 80	38,575	1,543,000 00
Total.....	209,774	11,628,206 60	236,944	14,538,789 20	207,722	12,438,000 80	238,996	13,728,995.00
<b>RECAPITULATION</b>								
Industrial	190,011	8,155,375 74	178,625	7,493,692 75	157,609	6,122,759 50	211,027	9,526,308 99
Domestic.....	209,774	11,628,206 60	236,944	14,538,789 20	207,722	12,438,000 80	238,996	13,728,995 00
Grand total.....	399,785	19,783,582 34	415,569	22,032,481 95	365,331	18,560,700 30	450,023	23,255,303 99

TABLE J —Business transacted in the District of Columbia during 1915 by all health, accident, and life insurance companies operating under section 653.

Name and location	Policies in force Dec 31, 1914.		Policies issued dur- ing 1915		Policies ceased to be in force during 1915		Policies in force Dec 31, 1915		Losses and claims incurred during 1915		Losses and claims paid, scaled down, etc., during 1915		Pre- miums or assess- ments col- lected during 1915
	Number.	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number.	Amount	
INDUSTRIAL.													
District of Columbia companies.													
Capital City Benefit Society, Washington, D. C.....	5,138	\$364,463.50	7,681	\$488,593.00	8,069	\$515,136.00	4,752	\$337,920.50	2,713	\$20,945.70	2,713	\$20,945.70	\$46,862.93
National Benefit Association, Washington, D. C.....	17,174	979,327.90	7,761	487,337.00	4,107	250,770.00	20,828	1,185,894.90	1,707	11,829.27	1,698	11,710.82	49,205.45
Peoples Mutual Benefit Insur- ance Co., Washington, D. C..	34,919	1,047,270.00	26,675	700,250.00	32,587	977,610.00	28,997	769,910.00	10,984	84,691.32	10,984	84,691.32	205,729.91
Provident Relief Association, Washington, D. C.....	11,248	449,920.00	16,679	667,180.00	16,044	641,760.00	11,883	475,320.00	6,255	38,209.70	6,255	38,209.70	83,885.22
Total.....	68,479	2,840,981.40	58,796	2,313,340.00	60,807	2,385,276.00	66,460	2,769,045.40	21,659	155,675.99	21,650	155,557.54	385,683.51
Chartered outside District of Columbia.													
Continental Life Insurance Co., Richmond, Va.....	5,157	212,110.00	8,694	848,438.00	7,473	541,176.00	6,378	519,372.00	.....	17,087.24	.....	17,087.24	42,673.29
Home Beneficial Association, Richmond, Va.....	7,989	472,580.00	26,814	1,665,796.00	23,619	1,445,692.00	11,184	692,684.00	.....	28,931.39	.....	28,688.39	63,939.68
Richmond Beneficial Insur- ance Co., Richmond, Va.....	4,094	152,583.45	289	4,358.52	19	1,586.50	4,364	155,355.47	815	4,918.07	815	4,918.07	10,509.97
Total.....	17,240	837,273.45	35,797	2,518,592.52	31,111	1,988,454.50	21,926	1,367,411.47	815	50,886.70	815	50,643.70	117,122.94

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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF HEALTH, ACCIDENT,  
AND LIFE ASSOCIATIONS, SHOWING THEIR CONDITION  
ON DECEMBER 31, 1915.

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# CAPITAL CITY BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

[President, Anson S. Taylor, secretary, Samuel H. Walker. Incorporated, 1887; commenced business 1887. Home office, 458-460 Louisiana Avenue NW., Washington, D. C.]

## BALANCE SHEET.

Balance from previous year ..... \$98,745.78

## INCOME.

Membership fees actually received.....	47,064.31
Deduct payments returned to applicants and members.....	201.38
Net amount received from applicants and members.....	46,862.93
Gross rents from association's property.....	1,192.00
Borrowed money.....	5,320.00
Miscellaneous.....	54.11
Total income.....	53,429.04
Sum.....	152,174.82

## DISBURSEMENTS

Death claims.....	4,738.25
Sick and accident claims.....	16,209.45
Total payments to members.....	20,947.70
Commission and fees paid to agents.....	19,925.62
Salaries of managers or agents, bonus.....	245.00
Salaries of officers and trustees, No. 2.....	1,440.00
Salaries of office employees.....	3,921.00
Salaries and fees paid to medical examiners.....	861.50
Insurance departments fees and licenses.....	28.00
Light, \$38.17, telephone, \$60.23.....	98.40
Taxes on assessments or premiums.....	420.80
Interest and expense 462-64 Louisiana Avenue.....	2,306.57
Rent.....	600.00
Advertising, printing, and stationery.....	510.58
Postage, express, telegraph, and telephone.....	149.34
Legal expenses in litigating claims.....	123.85
Repairs and expenses on real estate other than taxes.....	354.17
Furniture and fixtures.....	19.50
Borrowed money repaid.....	2,695.00
Interest, borrowed money.....	243.42
Real estate taxes.....	1,378.72
Personal.....	5.40
Miscellaneous.....	210.55
Total disbursements.....	56,483.12
Balance.....	95,691.70

## LEDGER ASSETS.

Book value of real estate, \$143,500, less \$48,500—mortgage.....	95,000.00
Deposited in banks (not on interest).....	537.87
Cash in association's office.....	154.03
Total ledger assets.....	95,691.70

## NONLEDGER ASSETS.

Rents due and accrued.....	20.00
Total admitted assets.....	95,711.70

## LIABILITIES

Taxes due or accrued.....	468.62
Borrowed money.....	4,225.00
Total liabilities except capital.....	4,693.62
Capital stock.....	\$100,000.00
Impairment.....	8,981.92
Total liabilities.....	91,018.08
Total liabilities.....	95,711.70

## EXHIBITS

	Number.	Amount
<b>POLICIES OR CERTIFICATES</b>		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec 31, 1914, as per last statement .....	5,138	\$364,463 50
Policies or certificates written during the year .....	7,681	488,593.00
Total .....	12,819	853,056 50
Deduct terminated or decreased during the year .....	8,067	515,136 00
Total policies or certificates in force Dec 31, 1915. ....	4,752	337,920.50
Received during the year from members in District of Columbia .....		46,862.93
<b>DEATH CLAIMS</b>		
<i>District of Columbia Claims</i>		
Claims (face value) incurred and paid during the year .....	77	4,736.25
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>District of Columbia Claims.</i>		
Claims incurred and paid during the year .....	2,636	16,209.45

**NATIONAL BENEFIT ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, Robert W. Brown, secretary, Samuel W. Rutherford Incorporated, 1898, commenced business, 1899 Home office, 609 F Street NW., Washington, D. C.]

**BALANCE SHEET.**

Balance from previous year ..... \$181,166 09

**INCOME**

All assessments or premiums .....	250,271 41
Deduct payments returned to applicants and members ..	601 40
Net amount received from applicants and members .....	249,670 01
Interest on bonds and dividends on stocks .....	4,549 45
Interest on bank deposits .....	74 59
Interest from all other sources .....	11.02
Gross rents from association's property .....	1,657 32
Borrowed money .....	1,000 00
From all other sources, viz:	
Refunds .....	2,014 04
Security funds .....	3,315 40
Loans .....	504 96
Miscellaneous .....	3,124 23
Paid shortage .....	6,846 64
Total income .....	272,767 66
Sum .....	453,933 75

**DISBURSEMENTS.**

Death claims .....	21,700.78
Sick and accident claims .....	45,091 35
Total payments to members .....	66,792 13
Commission and fees paid to agents .....	78,606 98
Salaries of managers or agents .....	34,720 94
Salaries of officers and trustees .....	8,507 00
Salaries of office employees .....	18,791.16
Salaries and fees paid to medical examiners .....	542.83
Traveling and other expenses of managers and agents .....	8,335.34
Interest .....	174 26
Miscellaneous .....	2,818 12
Returned assessments .....	1,733 07
Taxes on assessments or premiums .....	5,467.83
Other taxes, including tax \$25.55 tax on capital & 5%) .....	691 08
Rent, including association's occupancy of its own buildings .....	2,946 75
Advertising, printing, and stationery .....	5,260 57
Postage, express, telegraph and telephone .....	3,330 92
Legal expenses on litigating claims .....	933 37
Water rent .....	30.03
Repairs and expenses on real estate other than taxes .....	2,911 79
Furniture and fixtures .....	2,474.53
Borrowed money repaid .....	1,000 00
Exchange .....	93.00
Dividends .....	540.60



Refunds .....	\$113 77
Fuel, gas, and electricity .....	503 12
Janitor and elevator .....	531 15
Loans .....	391 19
Fixed deposits .....	325 00
<b>Total disbursements.</b> .....	<b>248,566 51</b>
<b>Balance</b> .....	<b>205,367 24</b>

## LEDGER ASSETS.

Book value of real estate .....	41,438 68
Mortgage loans on real estate .....	137 00
Book value of bonds and stocks .....	160,646 15
Cash in association's office and banks .....	1,258 61
Agents' balances .....	1,886 80
<b>Total ledger assets</b> .....	<b>205,367.24</b>

## NONLEDGER ASSETS

Market value of real estate over book value. ....	9,808 88
Premiums or assessments actually collected by agencies not yet turned over to the association. ....	4,700 41
<b>Gross assets</b> .....	<b>219,876 53</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances. ....	\$1,886 80
Book value of bonds and stocks over market value. ....	20,082 15
	<b>21,968 95</b>
<b>Total admitted assets.</b> .....	<b>197,907 58</b>

## LIABILITIES.

Death claims due and unpaid, No. 9. ....	500 50
Death claims resisted, No. 28. ....	2,017 50
<b>Total death claims</b> .....	<b>2,518 00</b>
Security funds .....	7,251 17
Taxes paid in 1916 .....	337 63
	<b>7,588 80</b>
<b>Total liabilities except capital</b> .....	<b>10,106 80</b>
Capital actually paid in cash. ....	5,000 00
Surplus over all liabilities .....	182,800 00
	<b>187,800 00</b>
<b>Total liabilities.</b> .....	<b>197,906 80</b>

## EXHIBITS.

	Number	Amount.
<b>POLICIES OR CERTIFICATES</b>		
<i>Total business of the year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement. ....	75,663	\$4,009,902 24
Policies or certificates written during the year. ....	46,142	2,722,549 75
<b>Total.</b> .....	<b>121,805</b>	<b>6,732,451.99</b>
Deduct terminated or decreased during the year .....	16,971	1,075,893.50
<b>Total policies or certificates in force Dec 31, 1915.</b> .....	<b>104,834</b>	<b>5,656,558.49</b>
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914. ....	17,174	979,327 90
Policies or certificates written during the year. ....	7,761	457,337 00
<b>Total.</b> .....	<b>24,935</b>	<b>1,436,664.90</b>
Deduct terminated or decreased during the year. ....	4,107	250,770 00
<b>Total policies or certificates in force Dec 31, 1915.</b> .....	<b>20,828</b>	<b>1,185,894.90</b>
Received during the year from members in District of Columbia. ....		49,205.45
<b>DEATH CLAIMS</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement. ....	23	874 00
Claims (face value) incurred during the year. ....	570	23,729 40
<b>Total.</b> .....	<b>593</b>	<b>24,603.40</b>
Claims paid during the year. ....	556	22,085.40
<b>Claims unpaid Dec. 31, 1915.</b> .....	<b>37</b>	<b>2,518 00</b>

## EXHIBITS—Continued.

	Number	Amount.
<b>DEATH CLAIMS—Continued.</b>		
<i>District of Columbia claims.</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	4	\$119 50
Claims (face value) incurred during the year.....	104	4,224 15
Total.....	108	4,343 65
Claims paid during the year.....	103	4,144 15
Claims unpaid Dec. 31, 1915.....	5	199 50
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	826	3,752.04
Claims incurred during the year.....	9,250	45,971.57
Total.....	10,076	49,723 61
Claims paid during the year.....	9,093	45,151.12
Claims unpaid Dec 31, 1915.....	983	4,572.49
<i>District of Columbia claims.</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	151	718.50
Claims incurred during the year.....	1,603	7,605.12
Total.....	1,754	8,323 62
Claims paid during the year.....	1,595	7,566 67
Claims unpaid Dec 31, 1915.....	159	758 95

**PEOPLES MUTUAL BENEFIT INSURANCE CO. OF THE DISTRICT OF COLUMBIA.**

[President, W. W. Chiswell, secretary, B W Chiswell Incorporated, 1895, commenced business, 1895.  
Home office, 518-520 Sixth Street NW, Washington, D. C.]

**BALANCE SHEET.**

Balance from previous year.....	\$55,879.43
<b>INCOME.</b>	
Membership fees actually received.....	345,342 69
Deduct payments returned to applicants and members.....	1,574 24
Net amount received from applicants and members.....	343,768.45
Interest on bonds and dividends on stocks.....	420 00
Gross rents from association's property, including \$1,800 for association's occupancy of its own buildings.....	4,806.50
Agents' bond.....	2,797 00
Miscellaneous.....	39.97
Profit on sale or maturity of ledger assets.....	215.00
Total income.....	352,046.92
Sum.....	407,926 35

**DISBURSEMENTS**

Death claims.....	26,042.45
Sick and accident claims.....	119,106.31
Total payments to members.....	145,148 76
Commission and fees paid to agents.....	3,743 90
Salaries of managers or agents.....	132,798.48
Salaries of officers and trustees.....	26,000 00
Salaries of office employees.....	6,895.50
Salaries and fees paid to medical examiners.....	933.10
Traveling and other expenses of managers and agents.....	5,414 08
Insurance department fees and licenses.....	99 45
Taxes on assessments or premiums.....	4,325 12
Other taxes, viz: Income, \$82 50, internal revenue, \$102.26, real estate, \$656 90; personal, \$34.60.....	876 26
Rent, including \$1,800 for association's occupancy of its own buildings.....	3,813.04
Advertising, printing, and stationery.....	3,197.74
Postage, express, telegraph, and telephone.....	1,304 05
Legal expenses in litigating claims.....	1,725 01
Repairs and expenses on real estate other than taxes.....	991.95
Furniture and fixtures.....	75.60
Dividend.....	2,000.00

Other disbursements, viz.	
Interest on mortgage.....	\$1,750 00
Agents' bond redeemed.....	2,494 67
Miscellaneous and garage.....	3,472 90
Fuel and light.....	445 25

Total disbursements..... 347,504 86

Balance..... 60,421 49

## LEDGER ASSETS.

Book value of real estate.....	42,000 00
Book value of bonds and stocks.....	10,421 25
Deposited in banks (not on interest).....	8,000 24
Total ledger assets.....	60,421 49

## NONLEDGER ASSETS

Interest and rents due and accrued..... 210 00

Gross assets..... 60,631 49

## DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value.....	\$5,000 00
Book value of bonds and stocks over market value.....	656 25
	5,656 25

Total admitted assets..... 54,975 24

## LIABILITIES

Taxes due or accrued on premiums, \$3,437 68, on real estate, \$253 97.....	3,691 65
Interest due or accrued on mortgage.....	288 85
Agents' bond with company.....	1,258 08

Total liabilities except capital..... 5,238 58

Capital stock paid up in cash..... 25,000 00

Surplus over all liabilities..... 24,736 66

Total liabilities..... 54,975 24

## EXHIBITS

	Number	Amount
<b>POLICIES OR CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	58,739	\$1,762,170 00
Policies or certificates written during the year.....	70,953	2,128,590 00
Total.....	129,692	3,890,760 00
Deduct terminated or decreased during the year.....	77,111	2,313,330 00
Total policies or certificates in force Dec 31, 1915.....	52,581	1,577,430 00
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement.....	34,919	1,047,270 00
Policies or certificates written during the year.....	26,675	700,250 00
Total.....	61,594	1,747,520 00
Deduct terminated or decreased during the year.....	32,587	977,610 00
Total policies or certificates in force Dec 31, 1915.....	29,007	769,910 00
Received during the year from members in District of Columbia.....	.....	205,729 91
<b>DEATH CLAIMS</b>		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	470	26,042 45
Claims paid during the year.....	470	26,042 45
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year.....	300	19,381 00
Claims paid during the year.....	300	19,381 00
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	23,855	119,106 31
Claims paid during the year.....	23,855	119,106 31
<i>District of Columbia claims</i>		
Claims incurred during the year.....	10,684	65,310 32
Claims paid during the year.....	10,684	65,310 32

**PROVIDENT RELIEF ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, John Brosnan, secretary, T W Bramhall Incorporated, 1893, commenced business, 1893.  
Home office, 617 F Street NW, Washington, D. C.]

**BALANCE SHEET.**

Balance from previous year..... \$36,641.88

**INCOME.**

Membership fees actually received.....	340,866.42
Interest on bonds and dividends on stocks.....	207.00
Gross rents from association's property.....	1,294.25
From all other sources, viz	
Refund from branch offices.....	497.70
From stockholders.....	44,186.50
Miscellaneous.....	135.50
Total income.....	<u>387,187.37</u>
Sum.....	<u>423,829.25</u>

**DISBURSEMENTS**

Death claims.....	28,106.21
Sick and accident claims.....	142,313.88
Total payments to members.....	170,420.09
Commission and fees paid to agents.....	41,846.29
Salaries of managers or agents.....	97,559.95
Salaries of officers and trustees, No 3.....	15,393.00
Salaries of office employees, No 26.....	12,695.43
Salaries and fees paid to medical examiners.....	1,278.85
Traveling and other expenses of officers, trustees, and committees.....	9,050.37
Insurance department fees and licenses.....	337.63
Taxes on assessments or premiums.....	5,848.75
Other taxes.....	84.31
Rent.....	5,087.47
Advertising, printing, and stationery.....	5,115.82
Postage, express, telegraph, and telephone.....	3,584.16
Other legal expenses.....	2,656.57
Repairs and expenses on real estate other than taxes.....	691.63
Furniture and fixtures.....	1,495.09
Heat, light, and power.....	1,127.67
Interest and principal on real estate, janitor, and miscellaneous.....	2,895.13
Total disbursements.....	<u>377,167.71</u>
Balance.....	<u>46,661.54</u>

**LEDGER ASSETS**

Book value of real estate.....	14,500.00
Book value of bonds and stocks.....	10,469.83
Deposited in banks (not on interest).....	21,691.71
Total ledger assets.....	<u>46,661.54</u>

**NONLEDGER ASSETS**

Supplies and printing equipment.....	1,500.00
Furniture and fixtures.....	3,000.00
Gross assets.....	<u>51,161.54</u>

**DEDUCT ASSETS NOT ADMITTED.**

Book value of bonds and stocks over market value.....	\$428.82
Supplies and printing equipment.....	1,500.00
Furniture and fixtures.....	3,000.00
	<u>4,928.82</u>
Total admitted assets.....	<u>46,232.72</u>

**LIABILITIES**

Death claims due and unpaid.....	128.00
Commissions to agents due or accrued.....	110.00
Taxes due or accrued.....	1,068.85
Total liabilities except capital stock.....	<u>1,306.85</u>
Capital paid up in cash.....	25,000.00
Surplus over all liabilities.....	19,926.87
	<u>44,926.87</u>
Total liabilities.....	<u>46,232.72</u>

## EXHIBITS

	Number	Amount
<b>POLICIES OR CERTIFICATES</b>		
<i>Total business of the year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement.....	50,471	\$2,018,840 00
Policies or certificates written during the year .....	53,849	2,153,960 00
Total .....	104,320	4,172,800.00
Deduct terminated or decreased during the year.....	55,460	2,218,400.00
Total policies or certificates in force Dec 31, 1915 .....	48,860	1,954,400.00
<i>Business in District of Columbia during year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement.....	11,248	449,920 00
Policies or certificates written during the year. ....	16,679	667,160.00
Total.....	27,927	1,117,080.00
Deduct terminated or decreased during the year .....	16,044	641,760.00
Total policies or certificates in force Dec 31, 1915 .....	11,883	475,320 00
Received during the year from members in District of Columbia .....	...	83,885.22
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims (face value) incurred during the year .....	702	28,106.21
Claims paid during the year.....	702	28,106.21
<i>District of Columbia claims</i>		
Claims (face value) incurred during the year .....	199	7,933.40
Claims paid during the year.....	199	7,933.40
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims incurred during the year. ....	28,463	142,313.88
Claims paid during the year .....	28,463	142,313.88
<i>District of Columbia claims</i>		
Claims incurred during the year.....	6,056	30,276 30
Claims paid during the year.....	6,056	30,276 30

**CONTINENTAL LIFE INSURANCE CO. (INC.), OF RICHMOND, VA.**

[President, Edwin G. Cover, secretary, H A Bartholomew Incorporated, 1914, commenced business  
1914 Home office, 1406 G Street NW, Washington, D C]

## BALANCE SHEET

Balance from previous year..... \$41,755.58

## INCOME.

Membership fees actually received.....	182.80
First year's assessments or premiums.....	245,228 26
Other payments by applicants and members, viz: Application fees collected by agents .....	2,064.20
Total received from applicants and members.....	297,475 26
Deduct payments returned to applicants and members .....	422 67
Net amount received from applicants and members .....	297,052 59
Interest on bonds and dividends on stocks.....	653 80
Interest on bank deposits.....	766.65
Borrowed money.....	8,550.00
Premium on capital stock.....	60 00
Contribution from officers (no liability).....	18,127.64
Collateral loan paid.....	1,200.00
Agents' credit balances.....	.45
Total income.....	<u>326,411 13</u>
Sum.....	<u>368,166.71</u>

## DISBURSEMENTS

Death claims .....	\$26,172 87
Sick and accident claims .....	111,273 26
Withdrawals Old Dominion Protective Association .....	1,711 89
Total payments to members .....	139,158 02
Commission and fees paid to agents .....	32,322 97
Salaries of managers or agents .....	92,171 62
Salaries of officers and trustees, No 6 .....	9,135 00
Salaries of office employees, No 10 .....	3,956 09
Salaries and fees paid to medical examiners .....	4,314 31
Traveling and other expenses of managers and agents .....	4 6/15 84
Insurance department fees and licenses .....	97 67
Taxes on assessments or premiums .....	1,085 20
Other taxes, viz:	
Federal taxes .....	37 16
Regular fee war tax .....	30 39
Rent .....	4,462 83
Advertising, printing, and stationery .....	4,095 02
Postage, express, telegraph, and telephone .....	2,549 07
Legal expenses in litigating claims .....	94 35
Miscellaneous expense .....	1,208 38
Stock sales expense .....	1,165 00
Borrowed money repaid (gross) .....	16,528 00
Interest on borrowed money .....	295 50
Agents' balances charged off .....	37 99
Loss on sale or maturity of ledger assets .....	2,247 99
Capital stock canceled .....	40 00
Total disbursements .....	320,238 20
Balance .....	47,928 51

## LEDGER ASSETS

Book value of bonds and stocks .....	10,217 25
Deposited in trust companies and banks on interest .....	20,000 00
Deposited in banks (not on interest) .....	9,956 97
Paid on stock interest Community Savings & Loan Co .....	440 00
Cash in hands of agents and managers (bonded) .....	192 31
Building and loan bonds, \$3,500, furniture and fixtures, \$3,621 98 .....	7,121 98
Total ledger assets .....	47,928 51

## NONLEDGER ASSETS

Interest due and accrued .....	173 72
Gross assets .....	48,102 23

## DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures .....	3,621 98
Total admitted assets .....	44,480 25

## LIABILITIES

Death claims due and unpaid .....	1,590.33
Taxes due or accrued .....	3,146.64
Borrowed money .....	55 60
Agents' credit balances .....	45
Total liabilities except capital .....	4,793 02
Capital stock paid up in cash .....	\$30,000 00
Surplus over all liabilities .....	9,687 23
Total liabilities .....	39,687 23
	44,480.25

## EXHIBITS

	Number	Amount
POLICIES OR CERTIFICATES.		
<i>Total business of the year</i>		
Policies or certificates in force Dec. 31, 1914, as per last statement .....	42,740	\$1,624,120 00
Policies or certificates written during the year .....	49,906	3,610,456.00
Total .....	92,646	5,234,576 00
Deduct terminated or decreased during the year .....	41,753	2,319,071.00
Total policies or certificates in force Dec. 31, 1915 .....	50,893	2,915,505 00

## EXHIBITS—Continued.

	Number	Amount.
<b>POLICIES OR CERTIFICATES—Continued</b>		
<i>Business in District of Columbia during year.</i>		
Policies or certificates in force Dec 31, 1914, as per last statement .....	5,157	\$212,110 00
Policies or certificates written during the year. ....	8,694	848,438 00
Total .....	13,851	1,060,548 00
Deduct terminated or decreased during the year. ....	7,473	541,176 00
Total policies or certificates in force Dec 31, 1915 .....	6,378	519,372 00
Received during the year from members in District of Columbia .....		42,673 29
<b>DEATH CLAIMS</b>		
<i>Total claims.</i>		
Claims paid during the year.....		26,172 87
<i>District of Columbia claims</i>		
Claims paid during the year. ....		2,904 41
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims paid during the year. ....		111,273. 26
<i>District of Columbia claims</i>		
Claims paid during the year.....		14,132 83
<b>OLD AGE AND OTHER CLAIMS</b>		
<i>Total claims</i>		
Withdrawals Old Dominion Protective Association .....		1,711 89
Claims unpaid Dec 31, 1915....		1,590 33

**HOME BENEFICIAL ASSOCIATION, RICHMOND, VA.**

[President, R. D. Watkins, secretary, W. B. Morton. Incorporated, 1899, commenced business, 1899  
Home office, 900 East Broad Street, Richmond, Va.]

**BALANCE SHEET.**

Balance from previous year..... \$168,350 23

**INCOME**

Total received from applicants and members..... 884,072 58  
Deduct payments returned to applicants and members .. 1,891. 19

Net amount received from applicants and members... 882,181 39  
Interest on mortgage loans..... 21,049 37  
Interest on bonds and dividends on stocks..... 247 50  
Interest on bank deposits..... 2,528 50  
Interest from all other sources..... 45 75  
Gross rents from association's property..... 651 74  
Commonwealth Bank..... 1,815 23  
Lost certificates..... 31 00  
Agents' balances previously charged off..... 23 00

Total income..... 908,573 58

Sum..... 1,376,923 81

**DISBURSEMENTS**

Death claims .. 125,033 34  
Sick and accident claims..... 294,804 01  
Cash surrender... 78 60

Total payments to members..... 419,975 95  
Commission and fees paid to agents..... 203,323 58  
Salaries of managers or agents..... 61,539 47  
Salaries of officers and trustees..... 42,912 00  
Salaries of office employees..... 13,019 54  
Salaries and fees paid to medical examiners..... 6,204 36  
Traveling and other expenses of officers, trustees, and committees..... 5,954 11  
Insurance department fees and licenses..... 699. 41

Other licenses and fees.....	\$11,522 40
Taxes on assessments or premiums.....	5,553 83
Tax on real estate.....	61 10
Rent.....	4,789 92
Advertising, printing, and stationery.....	5,957 27
Postage, express, telegraph, and telephone.....	5,918 72
Legal expenses.....	911 00
Repairs and expenses on real estate other than taxes.....	63 50
Furniture and fixtures.....	763 11
Dividends.....	60,000 00
Agents' balances charged off.....	880 54
Total disbursements.....	856,079 41
Balance.....	520,844 40

## LEDGER ASSETS

Book value of real estate.....	8,497 00
Mortgage loans on real estate.....	357,872 50
Loans secured by pledge of bonds, stocks, or other collateral.....	787 00
Book value of bonds and stocks.....	15,562 87
Deposited in trust companies and banks on interest.....	136,366 02
Agents' balances.....	1,135 01
Bills receivable.....	524 00
Cash bond.....	100 00
Total ledger assets.....	520,844 40

## NONLEDGER ASSETS

Interest and rents due and accrued.....	4,104 01
Net amount of uncollected or deferred premiums.....	23,290 12
Gross assets.....	548,238 53

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$1,135 01
Bills receivable.....	524 00
Book value of bonds and stocks over market value.....	877 87
	2,536 88
Total admitted assets.....	545,701 65

## LIABILITIES

Death claims adjusted not yet due.....	993 45
Death claims reported but not yet adjusted.....	1,175 30
Total death claims.....	2,138 75
Salaries, rents, expenses, etc., due or accrued.....	897 91
Commissions to agents due or accrued.....	1,973 65
Taxes due or accrued.....	11,122 22
Advance premiums or assessments.....	16,850 40
Medical fees.....	1,857 30
Legal reserve.....	93,342 00
	94,709 30
Total liabilities, except capital.....	127,192 23
Capital stock.....	30,000 00
Surplus over all liabilities.....	388,509 42
	418,509 42
Total liabilities.....	545,701 65

## EXHIBITS

	Number	Amount
POLICIES OR CERTIFICATES		
<i>Total business of the year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement.....	134,815	\$8,721,127
Policies or certificates written during the year.....	170,888	10,109,883
Policies or certificates revived during the year.....	6,752	390,797
Total.....	312,455	19,221,807
Deduct terminated or decreased during the year.....	162,927	9,951,317
Total policies or certificates in force Dec 31, 1915.....	149,528	9,270,490



## EXHIBITS—Continued.

	Number.	Amount.
<b>POLICIES OR CERTIFICATES—Continued</b>		
<i>Business in District of Columbia during year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement.....	7,989	\$472,580
Policies or certificates written during the year.....	26,081	1,620,230
Policies or certificates revived during the year.....	733	45,566
Total.....	34,803	2,138,376
Deduct terminated or decreased during the year.....	23,619	1,445,692
Total policies or certificates in force Dec 31, 1915....	11,184	692,684
Received during the year from members in District of Columbia....	-	63,939 68
<b>DEATH CLAIMS</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	29	1,483.50
Claims (face value) incurred during the year.....	2,759	125,748 59
Total.....	2,788	127,232 09
Claims paid during the year.....	2,733	125,093 34
Claims unpaid Dec 31, 1915.....	35	2,138 75
<i>District of Columbia claims</i>		
Claims unpaid Dec 31, 1914, as per last statement ..	1	60 00
Claims (face value) incurred during the year.....	164	5,863 07
Total.....	165	5,923 07
Claims paid during the year.....	164	5,620 07
Claims unpaid Dec 31, 1915 ..	1	303 00
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims</i>		
Claims paid during the year.....		294,804 01
<i>District of Columbia claims.</i>		
Claims paid during the year.....		23,068 32

**RICHMOND BENEFICIAL INSURANCE CO., RICHMOND, VA.**

[President, S J Gilpin; secretary, John T Taylor Incorporated, 1894, commenced business, 1894 Home office, 700 North Second Street, Richmond, Va.]

**BALANCE SHEET.**

Balance from previous year..... \$59,725 80

**INCOME**

First year's assessments or premiums.....	1,457 35
Subsequent years' assessments or premiums.....	226,219 81
Extra weekly premium paid twice a year.....	7,491 37
Total received from applicants and members.....	235,168 53
Interest on bonds and dividends on stocks.....	472 00
Interest on bank deposits.....	20 21
Interest from all other sources.....	4 64
Gross rents from association's property, including \$720 for association's occupancy of its own buildings.....	3,075 68
Borrowed money.....	5,800 00
Supplies, changes, and destroyed literature.....	120 68
Agents' registration fees.....	12 00
Total income.....	<u>244,673 74</u>
Sum.....	<u>304,399 54</u>

## DISBURSEMENTS

Death claims.. .. .	\$32,019 60
Sick and accident claims .. .	98,598 07
Total payments to members .. .	130,617 67
Commission and fees paid to agents .. .	61,606 73
Salaries of managers or agents .. .	11,082 65
Salaries of officers and directors No. 11.. .	6,180 89
Other compensation of officers and trustees .. .	1,429 80
Salaries of office employees No. 17. .	10,925 86
Salaries and fees paid to medical examiners .. .	141 50
Traveling and other expenses of officers, trustees, and committees.....	204 25
Traveling and other expenses of managers and agents .. .	1,046 07
Insurance department fees and licenses .. .	167 13
Agents' registration fees .. .	49 35
Taxes on assessments or premiums .. .	3,325 81
Other taxes, viz, Franchise tax, \$10, real estate \$445 15, federal corporation, \$99 67	554 22
Rent, including \$720 for association's occupancy of its own buildings. .	1,888 39
Advertising, printing, and stationery.....	1,752 11
Postage, express, telegraph, and telephone .. .	1,818 10
Legal expenses in litigating claims .. .	187 50
Repairs and expenses on real estate other than taxes.....	106 08
Furniture and fixtures .. .	338 47
Borrowed money repaid with interest thereon .. .	5,960 50
Fuel .. .	297 85
Cancellation, \$555 73, miscellaneous, \$1,239 97 .. .	1,795 70
Light and water, \$334 51, donations to charity, \$96 50. .	431 01
Fire, plate glass insurance, \$494, reinsurance Galilean Fisherman Association, \$105 75	599 75
Agents' balances charged off.....	84 65
Dividend to stockholders. .	2,000 00
Total disbursements .. .	214,592 04
Balance .. .	59,807 50

## LEDGER ASSETS

Book value of real estate... ..	35,325 31
Book value of bonds and stocks... ..	14,137 50
Deposited in banks on interest.....	5,028 76
Deposited in banks (not on interest).....	3,009 96
Cash in association's office .. .	1,435 66
Agents' balances.....	870 31
Total ledger assets.....	59,807 50

## NONLEDGER ASSETS

Interest and rents due and accrued .. .	445 79
Appraised value of real estate over book value.....	5,327 24
Furniture and fixtures.....	1,538 47
Premiums in course of collection .. .	4,504 00
Gross assets.....	71,623 00

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	\$1,797 50
Furniture and fixtures... ..	1,538 47
	3,335 97
Total admitted assets.....	68,287 03

## LIABILITIES

Estimated amount due and hereafter payable for Federal and State and other taxes, based upon the business of the year of this statement.....	2,351 68
Claims payable first week after Dec 31, 1915.....	1,897 00
Total liabilities except capital stock.....	4,248 68
Capital paid up in cash.....	\$25,000 00
Surplus over all liabilities.....	39,038 35
	64,038 35
Total liabilities.....	68,287 03

## EXHIBITS.

	Number	Amount.
<b>POLICIES OR CERTIFICATES</b>		
<i>Total business of the year.</i>		
Policies or certificates in force Dec 31, 1914, as per last statement .....	32, 219	\$1, 282, 959 60
Policies or certificates written during the year .....	9, 398	427, 653 20
Total .....	41, 617	1, 710, 612 80
Deduct terminated or decreased during the year 1915. ....	3, 042	187, 612 80
Total policies or certificates in force Dec 31, 1915 .....	38, 575	1, 543, 000 00
<i>Business in District of Columbia during year</i>		
Policies or certificates in force Dec 31, 1914, as per last statement. ....	4, 094	152, 583 45
Policies or certificates written during the year .....	289	4, 358 52
Total .....	4, 383	156, 941 97
Deduct terminated or decreased during the year .....	19	1, 586 50
Total policies or certificates in force Dec 31, 1915 .....	4, 364	155, 355 47
Received during the year from members in District of Columbia .....		10, 509 97
<b>DEATH CLAIMS</b>		
<i>Total claims</i>		
Claims (face value) incurred during the year 1915 .....	695	32, 019 60
Claims paid during the year 1915 .....	695	32, 019 60
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year 1915 .....	19	1, 586 50
Claims paid during the year 1915 .....	19	1, 586 50
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims incurred during the year 1915 .....	32, 198	98, 598 07
Claims paid during the year 1915 .....	32, 198	98, 598 07
<i>District of Columbia claims</i>		
Claims incurred during the year 1915 .....	796	3, 331 57
Claims paid during the year 1915 .....	796	3, 331.57



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COMPARATIVE TABLES.

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FRATERNAL BENEFICIAL ASSOCIATIONS.  
DECEMBER 31, 1915.

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TABLE K—*Assets and liabilities Dec 31, 1915, of fraternal beneficial associations transacting business in the District of Columbia*

Name and location	Gross admitted assets	Liabilities	Balance to protect contracts.
DISTRICT OF COLUMBIA ASSOCIATIONS			
American Workmen. . . . .	\$12,782 39	\$134 00	\$12,648 39
Capitol Indemnity Society. . . . .	117 12	-	117 12
Columbian Fraternal Association. . . . .	9,401 85	1,772 55	7,629 30
Jonavid of America, Royal Order of . . . . .	1,736 76	-	1,736 76
Knights of Industry. . . . .	1,219 61	4,813 18	1,593 87
Knights of Pythias (insurance department). . . . .	7,915,301 33	6,785,234 68	1,150,066 65
Knights of Pythias, N A, S A, E, A, A and A. . . . .	25,710 38	2,900 00	22,810 38
Masonic Mutual Life Association. . . . .	773,546 27	766,071 00	7,472 27
Patricians . . . . .	18,279 44	8,391 70	9,887 74
Total. . . . .	8,781,095 15	7,569,320 41	1,211,774 74
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.			
Domestic			
Ben Hur, Supreme Tribe, Crawfordsville, Ind. . . . .	1,582,632 23	118,043 90	1,463,988 33
Catholic Benevolent Legion, Brooklyn, N Y . . . . .	787,700 11	95,250 00	692,450 11
Catholic Knights of America, St Louis, Mo. . . . .	1,991,606 82	38,387 64	1,953,219 18
Catholic Women's Benevolent Legion, New York, N Y. . . . .	469 163 87	20,500 00	448,663 87
Columbian Woodmen, Atlanta, Ga. . . . .	710,190 49	100,927 18	609,253 31
Golden Cross, United Order of, Knoxville, Tenn. . . . .	188,538 97	37,800 05	150,738 92
Heptasophs, Improved Order of, Baltimore, Md . . . . .	391,907 02	357,849 38	33,957 64
Iroquois, Order of, Buffalo, N Y . . . . .	68,940 84	3,814 25	65,126 59
Independent Order of St Luke, Richmond, Va. . . . .	96,483 92	5,565 20	90,918 72
Knights of Columbus, New Haven, Conn. . . . .	6,499,166 99	133,000 00	6,366,166 99
Ladies of the Modern Maccabees, Port Huron, Mich . . . . .	1,239,649 41	32,418 39	1,207,231 02
Loyal Guard, Flint, Mich. . . . .	191,207 03	11,691 68	179,515 39
Maccabees, The, Detroit, Mich. . . . .	14,359,564 06	1,927,755 95	12,431,808 11
Modern Brotherhood of America, Mason City, Iowa. . . . .	2,692,806 85	189,198 47	2,503,608 38
Modern Woodmen of America, Rock Island, Ill. . . . .	16,096,432 22	1,990,458 25	14,035,993 97
National Fraternal Society of the Deaf, Chicago, Ill . . . . .	87,654 61	210 00	87,404 61
National Protective Legion, Waverly, N Y. . . . .	202,238 71	42,520 41	159,718 30
National Union, Toledo, Ohio. . . . .	2,665,851 00	350,402 76	2,315,451 24
Order Brith Abraham, New York, N Y. . . . .	237,647 49	125,148 99	112,498 50
Order of United Commercial Travelers of America, Columbus, Ohio. . . . .	619,605 06	278,091 93	341,513 13
Protected Home Circle, Sharon, Pa. . . . .	1,343,019 12	36,500 00	1,311,519 12
Railway Mail Association, Portsmouth, N. H. . . . .	152,689 07	8,561 39	144,127 68
Royal Arcanum, Boston, Mass. . . . .	5,786,015 13	1,004,772 20	4,781,242 93
Royal Highlanders, Aurora, Neb. . . . .	1,877,809 22	22,966 67	1,854,842 55
Royal Neighbors of America, Rock Island, Ill. . . . .	2,785,654 07	293,725 01	2,491,929 06
Southern Woodmen, Birmingham, Ala. . . . .	17,260 35	16,937 52	322 86
Women's Benefit Association of the Maccabees, Port Huron, Mich. . . . .	9,427,754 07	214,639 20	9,213,114 87
Woodmen Circle, Supreme Forest, Omaha, Neb. . . . .	5,060,770 54	226,243 34	4,834,527 20
Woodmen of the World, Omaha, Neb. . . . .	27,696,388 43	2,274,573 82	25,421,814 61
Workmen's Circle, New York, N Y . . . . .	617,429 12	28,509 66	588,919 46
Total. . . . .	105,878,689 87	9,987,103 22	95,891,586 65
RECAPITULATION			
Fraternal beneficial associations			
Local. . . . .	8,781,095 15	7,569,320 41	1,211,774 74
Domestic. . . . .	105,878,689 87	9,987,103 22	95,891,586 65
Grand total. . . . .	114,659,785 02	17,556,423 63	97,103,361 39

<sup>1</sup> Deficit.

TABLE L.—*Income and disbursements during 1915 of fraternal beneficial associations transacting business in the District of Columbia*

Name and location	Total income.	Total benefits paid	All other disbursements	Total disbursements.
DISTRICT OF COLUMBIA ASSOCIATIONS				
American Workmen . . . . .	\$26,723 08	\$5,707 37	\$19,180 96	\$24,888 33
Capitol Indemnity Society . . . . .	561 00	308 00	238 20	546 20
Columbian Fraternal Association . . . . .	43,625 78	20,188 04	22,240 97	42,427 01
Jonah of America, Royal Order of . . . . .	997 60	217 31	395 38	612 69
Knights of Industry . . . . .	18,496 45	9,001 93	8,533 19	17,535 12
Knights of Pythias (insurance department) . . . . .	2,789,845 19	1,602,142 05	304,938 85	1,907,080 90
Knights of Pythias, N. A., S. A., E. A., and A. . . . .	8,717 98	6,250 00	683 98	6,933 98
Masonic Mutual Life Association . . . . .	374,951 18	74,586 01	114,502 87	189,088 88
Patriotians . . . . .	16,723 35	11,899 51	3,945 17	15,844 68
Total . . . . .	3,280,641 61	1,730,298 22	474,659 57	2,204,957 79
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA				
Domestic				
Ben Hur, Supreme Tribe, Crawfordsville, Ind. . . . .	1,611,601 64	1,249,730 73	375,630 80	1,625,361 53
Catholic Benevolent Legion, Brooklyn, N. Y. . . . .	583,845 60	616,777 02	19,557 78	636,334 80
Catholic Knights of America, St. Louis, Mo. . . . .	594,485 25	558,979 45	15,333 68	574,313 13
Catholic Women's Benevolent Legion, New York, N. Y. . . . .	238,438 19	171,750 00	14,611 62	186,361 62
Columbian Woodmen, Atlanta, Ga. . . . .	492,091 86	348,194 97	136,135 38	484,330 35
Golden Cross, United Order of, Knoxville, Tenn. . . . .	464,369 39	426,750 00	47,750 78	474,500 78
Heptasophs, Improved Order of, Baltimore, Md. . . . .	1,470,147 55	1,632,629 35	132,518 12	1,765,147 47
Iroquois, Order of, Buffalo, N. Y. . . . .	46,894 89	32,660 17	5,846 57	38,506 74
Independent Order of St. Luke, Richmond, Va. . . . .	111,392 06	61,888 70	51,899 23	113,787 93
Knights of Columbus, New Haven, Conn. . . . .	1,956,922 95	802,902 24	323,734 51	1,126,636 75
Ladies of the Modern Maccabees, Port Huron, Mich. . . . .	625,670 48	379,391 51	119,348 14	498,739 65
Loyal Guard, Flint, Mich. . . . .	86,566 36	80,087 96	33,764 68	113,852 64
Maccabees, The, Detroit Mich. . . . .	6,873,808 17	5,539,235 76	804,257 66	6,343,493 42
Modern Brotherhood of America, Mason City, Iowa . . . . .	1,582,429 11	864,686 84	225,906 86	1,090,593 70
Modern Woodmen of America, Rock Island, Ill. . . . .	14,564,344 94	12,421,741 30	1,267,415 03	13,689,156 33
National Fraternal Society of the Deaf, Chicago, Ill. . . . .	36,129 48	9,428 97	6,666 25	16,095 22
National Protective Legion, Waverly, N. Y. . . . .	340,633 39	243,151 31	98,483 76	341,635 07
National Union, Toledo, Ohio . . . . .	2,681,960 68	2,562,555 44	176,947 06	2,739,502 50
Order Brith Abraham, New York, N. Y. . . . .	568,670 78	501,529 40	62,197 38	563,726 78
Order of United Commercial Travelers of America, Columbus, Ohio . . . . .	846,923 49	685,366 14	162,411 78	847,777 92
Protected Home Circle, Sharon, Pa. . . . .	1,080,981 58	895,468 58	204,835 61	1,100,304 19
Railway Mail Association, Portsmouth, N. H. . . . .	157,103 84	104,427 93	17,897 72	122,325 65
Royal Arcanum, Boston, Mass. . . . .	9,092,544 04	9,007,231 15	350,066 23	9,357,297 38
Royal Highlanders, Aurora, Nebr. . . . .	488,795 68	217,689 03	93,883 73	311,572 76
Royal Neighbors of America, Rock Island, Ill. . . . .	2,348,478 56	1,646,058 58	312,004 00	1,958,062 58
Southern Woodmen, Birmingham, Ala. . . . .	47,208 29	30,020 27	25,862 90	55,883 17
Women's Benefit Association of the Maccabees, Port Huron, Mich. . . . .	2,521,658 38	1,096,581 71	468,120 81	1,564,702 52
Woodmen Circle, Supreme Forest, Omaha, Nebr. . . . .	2,026,265 48	843,915 45	397,526 68	1,241,442 13
Woodmen of the World, Omaha, Nebr. . . . .	12,536,825 10	7,469,177 57	1,736,579 29	9,205,756 86
Workmen's Circle, New York, N. Y. . . . .	458,957 47	212,408 90	146,645 69	359,054 59
Total . . . . .	66,537,044 68	50,715,416 43	7,833,839 73	58,549,256 16
RECAPITULATION				
Fraternal beneficial associations:				
Local . . . . .	3,280,641 61	1,730,298 22	474,659 57	2,204,957 79
Domestic . . . . .	66,537,044 68	50,715,416 43	7,833,839 73	58,549,256 16
Grand total . . . . .	69,817,686 29	52,445,714 65	8,308,499 30	60,754,213 95



TABLE M.—Entire business of fraternal beneficial associations licensed to transact business in the District of Columbia in 1915

Name and location	Certificates in force Dec 31, 1914		Certificates issued, increased, and reinstated during 1915		Certificates ceased to be in force during 1915		Certificates in force Dec 31, 1915	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
DISTRICT OF COLUMBIA ASSOCIATIONS								
American Workmen.....	2,857	\$444,700 00	3,184	\$614,450 00	2,991	\$588,850 00	3,050	\$470,200 00
Capitol Indemnity Society.....	54	5,400 00	17	1,700 00	24	2,400 00	47	4,700 00
Columbian Fraternal Association.....	2,170	752,200 00	6,014	923,373 00	3,621	908,607 00	4,563	707,092 00
Knights of America, Royal Order of.....	103	7,012 40	54	3,975 00	56	4,053 31	101	6,022 08
Knights of Industry.....	362	213,940 00	1,432	1,448,400 00	563	498,770 00	1,181	1,181,275 00
Knights of Pythias (insurance department).....	60,654	92,831,600 00	14,802	18,167,401 00	10,656	14,498,217 00	70,860	96,439,600 00
Knights of Pythias N. A. S. A. E. A. A. and A.....	2,433	8,597,375 00	1,001	15,650 00	1,001	21,650 00	1,994	10,152,600 00
Masonic Mutual Life Association.....	5,581	8,597,375 00	2,790	4,342,345 00	1,336	1,889,420 00	7,934	11,052,600 00
Patricians.....	5,581	1,767,100 00	7	6,500 00	84	66,875 00	5,857	1,733,725 00
Total.....	87,067	105,080,761 40	28,681	25,522,104 00	20,433	18,870,854 31	95,315	111,742,011 09
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA								
Domestic								
Ben Hur, Supreme Tribe, Crawfordville, Ind.....	101,011	111,303,705 00	18,517	17,212,275 00	19,510	20,357,060 00	100,018	108,128,920 00
Catholic Benevolent Legion, Brooklyn, N. Y.....	15,359	17,165,000 00	805	494,500 00	875	1,032,750 00	15,289	16,626,750 00
Catholic Knights of America, St. Louis, Mo.....	18,220	20,711,751 46	1,051	1,049,750 00	1,029	1,241,964 33	18,542	20,519,537 13
Catholic Women's Benevolent Legion, New York, N. Y.....	16,151	10,757,125 00	447	205,000 00	671	419,250 00	15,917	10,542,875 00
Columbian Woodmen, Atlanta, Ga.....	21,513	37,487,000 00	3,400	3,718,000 00	3,984	5,521,000 00	23,938	35,684,000 00
Golden Cross, United Order of, Knoxville, Tenn.....	17,252	16,496,750 00	1,539	2,108,500 00	2,180	1,797,750 00	16,611	16,117,500 00
Hephasophs, Improved Order of, Baltimore, Md.....	66,857	90,345,500 00	2,302	2,007,750 00	5,853	6,510,750 00	63,336	85,842,000 00
Irishmen, Order of, Buffalo, N. Y.....	1,488	1,922,210 00	19	19,275 00	97	115,157 00	1,410	1,826,925 00
Knights of the Order of St. Luke, Richmond, Va.....	30,314	3,317,621 40	7,372	716,700 00	6,073	690,161 20	31,608	3,433,563 20
Knights of Columbus, New Haven, Conn.....	107,479	113,327,650 00	10,826	11,661,000 00	6,490	6,564,206 67	111,515	118,212,143 33
Ladies of the Modern Maccabees, Port Huron, Mich.....	41,664	31,221,500 00	4,122	2,488,250 00	4,037	2,155,300 00	41,749	31,015,250 00
Loyal Guard, Flint, Mich.....	4,110	4,641,750 00	384	2,774,250 00	31	34,925,952 48	3,218	4,729,000 00
Maccabees, The, Detroit, Mich.....	71,309	385,936,733 38	21,000	22,574,250 00	31,176	34,925,952 48	308,596	385,936,733 38
Modern Brotherhood of America, Mason City, Iowa.....	923,456	1,477,201,450 00	74,744	100,173,000 00	57,675	75,369,300 00	940,225	1,490,581,500 00
Modern Women of America, Rock Island, Ill.....	1,917	14,312,100 00	225	1,529,462 50	67	30,250 00	2,075	1,117,200 00
National Fraternal Society of the Deaf, Chicago, Ill.....	62,938	114,761,000 00	1,965	1,529,462 50	9,065	4,013,807 50	21,913	11,797,755 00
National Protective Legion, Waverly, N. Y.....	62,938	114,761,000 00	1,965	1,529,462 50	9,065	4,013,807 50	21,913	11,797,755 00
National Union, Toledo, Ohio.....	71,642	35,821,000 00	5,000	2,500,000 00	10,275	5,137,500 00	57,910	106,586,500 00
Order Brith Abraham, New York, N. Y.....	72,964	364,820,000 00	8,857	44,285,000 00	8,759	43,795,000 00	73,062	365,310,000 00
Order of United Commercial Travelers of America, Columbus, Ohio.....	58,252	76,873,250 00	14,310	10,628,000 00	10,073	7,791,750 00	92,489	79,709,500 00
Protected Home Circle, Sharon, Pa.....								

TABLE M.—Entire business of fraternal beneficial associations licensed to transact business in the District of Columbia in 1915—Continued

Name and location	Certificates in force Dec 31, 1914		Certificates issued, increased, and reinstated during 1915		Certificates ceased to be in force during 1915		Certificates in force Dec 31, 1915	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA—continued.								
Domestic—Continued								
Railway Mail Association, Portsmouth, N. H.	13,066	\$52,264,000.00	813	\$3,252,000.00	1,008	\$4,032,000.00	12,871	\$51,484,000.00
Royal Arcanum, Boston, Mass.	23,986	462,413,000.00	12,706	13,691,000.00	15,597	27,884,000.00	213,095	455,120,000.00
Royal Highlanders, Aurora, Nebr.	28,726	40,362,500.00	2,623	2,900,000.00	2,511	2,881,500.00	28,541	40,411,000.00
Royal Neighbors of America, Rock Island, Ill.	253,703	269,235,750.00	46,166	45,650,250.00	20,964	21,848,750.00	283,911	293,037,250.00
Southern Woodmen, Birmingham, Ala.	1,713	2,618,000.00	1,378	1,314,500.00	1,032	997,500.00	2,064	2,935,000.00
Women's Benefit Association of the Maccabees, Port Huron, Mich.	161,124	123,271,711.33	24,893	16,795,650.00	15,893	10,937,435.45	170,224	129,109,925.88
Woodmen Circle, Supreme Forest, Omaha, Nebr.	115,105	141,636,500.00	25,030	25,086,500.00	14,714	13,725,400.00	155,421	152,997,600.00
Woodmen of the World, Omaha, Nebr.	722,637	970,130,700.00	126,033	161,673,000.00	97,612	123,871,300.00	751,058	1,007,932,400.00
Workmen's Circle, New York, N. Y.	47,817	13,733,200.00	10,142	2,360,600.00	8,046	2,021,300.00	49,913	14,092,500.00
Total	3,706,018	5,065,527,651.17	436,491	501,896,212.50	370,622	449,238,494.54	3,771,887	5,151,185,369.13
RECAPITULATION.								
Fraternal beneficial associations	87,067	105,090,761.40	28,681	25,522,000.00	20,433	18,870,834.31	95,315	111,742,011.09
Local	3,706,018	5,065,527,651.17	436,491	501,896,212.50	370,622	449,238,494.54	3,771,887	5,151,185,369.13
Domestic	3,793,085	5,200,618,412.57	465,172	530,418,316.50	391,055	468,109,348.85	3,867,202	5,202,927,380.22
Grand total								

TABLE N —Business transacted in the District of Columbia during 1915 by fraternal beneficial associations

Name and location	Certificates in force Dec 31, 1914		Certificates issued and increased during 1915		Certificates terminated during 1915		Certificates in force Dec 31, 1915		Losses and claims unpaid Dec 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
DISTRICT OF COLUMBIA ASSOCIATIONS										
American Workmen.....	48	\$12,900 00	8	\$2,650 00	27	\$3,900 00	29	\$11,650 00	.....	.....
Columbian Fraternal Association.....	158	151,880 00	238	33,645 00	157	151,145 00	239	34,380 00	.....	.....
Jonavid of America, Royal Order of.....	103	7,012 40	54	3,975 00	56	4,065 31	101	6,922 09	.....	.....
Knights of Industry.....	22	2,000 00	34	4,300 00	31	4,200 00	25	2,700 00	.....	.....
Knights of Pythias (insurance department).....	293	373,200 00	33	40,500 00	56	65,753 00	270	319,733 00	.....	.....
Knights of Pythias N. A. S. A. E. A. and A.....	382	77,850 00	92	4,600 00	42	21,500 00	392	57,070 00	3	\$500 00
Masonic Mutual Life Association.....	1,363	1,661,075 00	480	621,700 00	434	503,120 00	1,409	1,779,657 00	2	3,000 00
Patricians.....	42	49,350 00	.....	.....	2	3,000 00	40	46,750 00	.....	.....
Total.....	2,411	2,335,873 40	939	711,370 00	845	757,903 31	2,505	2,299,440 09	5	3,500 00
ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.										
Domestic										
Ben Hur, Supreme Tribe, Cawfordville, Ind.....	261	332,150 00	2	750 00	14	19,700 00	249	313,200 00	.....	.....
Catholic Benevolent Legion, Brooklyn, N. Y.....	36	63,500 00	.....	.....	3	9,000 00	31	63,500 00	.....	.....
Catholic Knights of America, St. Louis, Mo.....	236	406,000 00	5	7,500 00	21	21,500 00	280	392,000 00	.....	.....
Catholic Women's Benevolent Legion, New York, N. Y.....	480	293,750 00	13	6,000 00	11	6,750 00	482	293,000 00	1	1,000 00
Columbian Women, Atlanta, Ga.....	15	18,000 00	.....	.....	5	6,000 00	10	12,000 00	.....	.....
Golden Cross, United Order of, Knoxville, Tenn.....	570	729,250 00	12	7,750 00	32	58,000 00	550	679,000 00	1	2,000 00
Hepiasopolis, United Order of, Baltimore, Md.....	390	638,500 00	19	8,500 00	24	40,000 00	380	607,000 00	3	3,000 00
Independence, Order of St. Luke, Richmond, Va.....	1,890	217,705 00	616	60,600 00	416	45,740 00	2,006	232,515 00	5	550 00
Knights of Columbus, New Haven, Conn.....	1,578	410,000 00	30	32,000 00	14	14,000 00	394	428,000 00	.....	.....
Knights of the Modern Maccabees, Port Huron, Mich.....	44	21,750 00	23	9,500 00	15	7,000 00	52	21,250 00	.....	.....
Local Guard, Flint, Mich.....	51	52,000 00	.....	.....	.....	.....	51	52,000 00	.....	.....
Maccabees, Tipton, Mich.....	1,624	1,540,000 00	77	63,500 00	140	148,500 00	1,561	1,455,000 00	7	5,327 00
Modern Woodmen of America, Rock Island, Ill.....	1,714	2,661,000 00	396	569,000 00	153	154,000 00	1,957	3,016,000 00	1	1,000 00
National Fraternal Society of the Deaf, Chicago, Ill.....	19	10,500 00	.....	.....	.....	.....	27	15,000 00	.....	.....
National Protective Legion, Waverly, N. Y.....	4,433	7,477,500 00	153	210,000 00	475	732,000 00	4,111	6,935,500 00	9	15,000 00
Order Brith Abraham, New York, N. Y.....	232	116,000 00	4	2,000 00	44	22,000 00	192	96,000 00	.....	.....
Order of United Commercial Travelers of America, Columbus, Ohio.....	76	390,000 00	10	50,000 00	5	25,000 00	81	405,000 00	.....	.....
Protected Home Circle, Sharon, Pa.....	622	437,750 00	98	70,500 00	131	92,000 00	589	416,250 00	1	1,000 00
Railway Mail Association, Portsmouth, N. H.....	153	612,000 00	16	64,000 00	15	60,000 00	154	616,000 00	.....	.....
Royal Arcanum, Boston, Mass.....	2,963	5,007,500 00	270	310,000 00	264	405,500 00	2,974	4,912,000 00	6	9,500 00

TABLE N.—Business transacted in the District of Columbia during 1915 by fraternal beneficial associations—Continued.

Name and location.	Certificates in force Dec 31, 1914		Certificates issued and increased during 1915		Certificates terminated during 1915		Certificates in force Dec 31, 1915		Losses and claims unpaid Dec 31, 1914	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA—continued.</b>										
<i>Domestic—Continued.</i>										
Royal Highlanders, Aurora, Nebr.	91	\$125,500 00	1	\$1,000 00	1	\$3,000 00	91	\$123,500 00		
Royal Neighbors of America, Rock Island, Ill.	301	351,750 00	153	123,000 00	126	120,500 00	378	364,250 00		
Southern Woodmen, Birmingham, Ala.			16	16,500 00	7	7,500 00	9	9,000 00		
Women's Parent Association of the Macabees, Port Huron, Mich.										
Woodmen Circle, Supreme Forest, Omaha, Nebr.	1,054	638,950 38	195	100,500 00	109	47,750 00	1,140	691,700 98		
Woodmen of the World, Omaha, Nebr.	96	81,600 00	42	32,700 00	26	20,100 00	1,112	94,200 00		\$100 00
Workmen of the World, Omaha, Nebr.	880	1,095,000 00	580	696,500 00	399	464,400 00	1,071	1,330,100 00		3,500 00
Workmen's Circle, New York, N. Y.	306	98,100 00	28	8,500 00	74	23,800 00	260	82,500 00	1	200 00
Total.....	18,974	23,824,755 38	2,763	2,408,700 00	2,534	2,553,760 00	19,203	23,679,695 38	37	42,175 00
<b>RECAPITULATION</b>										
Fraternal beneficial associations.										
Local.....	2,411	2,335,873 40	939	711,370 00	845	757,903 31	2,505	2,289,340 09	5	3,500 00
Domestic.....	18,974	23,824,755 38	2,763	2,408,700 00	2,534	2,553,760 00	19,203	23,679,695 38	37	42,175 00
Grand total.....	21,385	26,160,628 78	3,702	3,120,070 00	3,379	3,311,663 31	21,708	25,969,035 47	42	45,675 00
Name and location	Losses and claims incurred during 1915		Losses and claims paid during 1915		Amount saved by compromise		Losses and claims unpaid Dec 31, 1915		Assessments collected during 1915	
	Number	Amount.	Number	Amount.	Number	Amount.	Number	Amount.	Number	Amount.
<b>DISTRICT OF COLUMBIA ASSOCIATIONS.</b>										
American Workmen.....	11	\$122 33								\$423 14
Columbian Fraternal Association.....	71	1,034 50	66	970 50						5,177 69
Knights of Pythias.....	15	217 31	15	217 31				5	\$64 00	986 60
Knights of Industry.....	7	784 86	7	784 86						36 38
Knights of Pythias (insurance department).....	16	17,973 00	12	13,336 00				4	4,637 00	9,548 43

Knights of Pythias N. A., S. A., E. A., A. and A.	8	2,300 00	8	1,900 00			3	900 00	1,522 00
Masonic Mutual Life Association.	20	22,500 00	20	23,750 00			2	1,750 00	52,818 18
Patricians.	1	46 00					1	46 00	457 90
<b>Total.</b>	<b>149</b>	<b>44,975 00</b>	<b>139</b>	<b>41,081 00</b>			<b>15</b>	<b>7,397 00</b>	<b>70,970 32</b>
<b>ASSOCIATIONS CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA</b>									
<i>Domestic</i>									
Ben Hur, Supreme Tribe, Crawfordville, Ind.									6,008 36
Catholic Benevolent Legion, Brooklyn, N. Y.	2	7,000 00		7,000 00					2,202 06
Catholic Knights of America, St. Louis, Mo.	8	15,000 00	8	12,472 98		\$2,527 02			11,366 81
Catholic Women's Benevolent Legion, New York, N. Y.	4	2,500 00	5	3,250 00					6,139 27
Columbian Woodmen, Atlanta, Ga.	1	726 50	1	736 50					241 65
Golden Cross, United Order of, Knoxville, Tenn.	10	31,730 00	18	30,730 00			2	3,000 00	24,558 89
Hepzibahs, Improved Order of, Baltimore, Md.	9	19,000 00	11	17,800 20		1,133 80	1	3,000 00	10,652 73
Independent Order of St. Luke, Richmond, Va.	44	4,800 00	47	5,200 00			2	100 00	6,069 00
Knights Columbus, New Haven, Conn.	2	2,000 00	2	2,000 00					7,199 94
Ladies of the Modern Maccabees, Fort Huron, Mich.	1	500 00	1	500 00					320 88
Pythias, The, Detroit, Mich.			20	11,112 87					1,004 44
Modern Woodmen of America, Rock Island, Ill.	31	12,110 00	29	11,112 87		772 13	7	5,550 00	26,079 09
National Fraternal Society of the Deaf, Chicago, Ill.	13	24,000 00	13	22,000 00			1	3,000 00	20,752 91
National Union, Toledo, Ohio.									366 06
Order Brith Abraham, New York, N. Y.	73	173,000 00	71	157,800 00		2,200 00	11	28,000 00	169,583 39
Order of United Commercial Travelers of America, Columbus, Ohio.	7	1,395 40	6	1,000 00					1,505 78
Protected Home Circle, Sharon, Pa.	2	1,093 00	2	1,535 00		50 00			790 00
Railway Mail Association, Portsmouth, N. H.	16	717 40	15	689 12		28 28	1	500 00	5,630 07
Royal Arcanum, Boston, Mass.	52	118,000 00	52	116,400 00		600 00	6	10,500 00	95,968 82
Royal Highlanders, Aurora, Neb.									1,867 50
Southern Woodmen of America, Rock Island, Ill.	1	1,000 00	1	1,000 00					3,183 73
Southern Woodmen, Birmingham, Ala.									1,100 80
Women's Benefit Association of the Maccabees, Port Huron, Mich.	8	6,250 00	8	6,250 00					11,892 63
Woodmen Circle, Supreme Forest, Omaha, Neb.	1	600 00	1	700 00					1,109 32
Woodmen of the World, Omaha, Neb.	15	16,250 00	15	16,000 00		650 00	2	3,100 00	16,203 04
Workmen's Circle, New York, N. Y.	20	474 00	20	474 00			1	200 00	1,713 16
<b>Total.</b>	<b>331</b>	<b>437,909 30</b>	<b>328</b>	<b>415,173 07</b>		<b>7,961 23</b>	<b>31</b>	<b>56,930 00</b>	<b>440,997 93</b>
<b>RECAPITULATION</b>									
Fraternal beneficial associations									
Local.	149	44,976 00	139	41,081 00			15	7,397 00	70,970 32
Domestic.	331	437,909 30	328	415,173 07		7,961 23	34	56,950 00	440,997 93
<b>Grand total.</b>	<b>480</b>	<b>482,887 30</b>	<b>467</b>	<b>456,254 07</b>		<b>7,961 23</b>	<b>49</b>	<b>64,347 00</b>	<b>511,908 25</b>



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ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL  
BENEFICIAL ASSOCIATIONS, SHOWING THEIR  
CONDITION ON DECEMBER 31, 1915.

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# AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.

[President, John B. Harrell, secretary, John B. Harrell, jr. Incorporated, 1908, commenced business, 1909. Home office, 617 F Street NW, Washington, D. C.]

## BALANCE SHEET.

	Benefit fund	Member-ship fee	Expense funds	Total.
Balance from previous year.....	\$10,854 74	.....	\$33 96	\$10,888 70

## INCOME

Membership fees received.....	.....	\$6,320 00	.....	\$6,320 00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses.....	\$2,409 08	.....	\$7,168 16	9,577 54
All other assessments or premiums.....	4,653 78	.....	3,108 10	7,761 88
Medical examiners' fees received.....	.....	2,370 00	.....	2,370 00
Total received from members.....	7,062 86	8,690 00	10,276 56	26,029 42
Interest from all other sources.....	501 79	.....	.....	501 79
Sale of lodge supplies.....	.....	.....	191 87	191 87
Total income.....	7,564 65	8,690 00	10,468 43	26,723 08

## DISBURSEMENTS

Death claims.....	\$3,979 37	.....	.....	\$3,979 37
Sick and accident claims.....	1,728 00	.....	.....	1,728 00
Total benefits paid.....	5,707 37	.....	.....	5,707 37
Commissions and fees paid to deputies and organizers.....	.....	\$6,320 00	\$2,900 52	9,220 52
Salaries of deputies and organizers.....	.....	.....	490 00	490 00
Salaries of officers and trustees.....	.....	.....	1,499 20	1,499 20
Salaries of office employees, No. 4.....	.....	.....	2,380 00	2,380 00
Salaries and fees paid to supreme medical examiners.....	.....	790 00	.....	790 00
Salaries and fees paid to subordinate medical examiners.....	.....	1,580 00	.....	1,580 00
Traveling and other expenses of officers, trustees, and committees.....	.....	.....	210 52	210 52
For collection and remittance of assessments and dues.....	.....	.....	322 10	322 10
Insurance department fees.....	.....	.....	272 00	272 00
Rent.....	.....	.....	153 50	153 50
Advertising, printing, and stationery.....	.....	.....	547 49	547 49
Postage, express, telegraph, and telephone.....	.....	.....	868 43	868 43
Lodge supplies.....	.....	.....	80 26	80 26
Official publication.....	.....	.....	475 50	475 50
Miscellaneous.....	.....	.....	285 44	285 44
Total disbursements.....	5,707 37	8,690 00	10,490 96	24,888 33
Balance.....	12,712 02	.....	11.43	12,723 45

## LEDGER ASSETS

Mortgage loans on real estate.....	\$2,352 50
Loans secured by pledge of bonds, stocks, or other collateral.....	400 00
Book value of bonds and stocks.....	350 00
Deposited in trust companies and banks on interest.....	5,352 39
Cash in association's office, \$433 34, deposited in banks (not on interest), \$3,118 17.....	3,551 51
Bills receivable.....	215 60
Other ledger assets, viz. Policy loans to members.....	501 45
Total ledger assets.....	12,723 45

## NONLEDGER ASSETS

Interest accrued.....	58 94
All other assets, viz. Furniture and fixtures.....	392 38
Gross assets.....	13,174 77

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	392 38
Total admitted assets.....	12,782.39

## LIABILITIES.

Sick and accident claims reported but not yet adjusted, No 14 .....	\$84 00
Total unpaid claims.....	84 00
Salaries due.....	50 00
Total liabilities.....	134 00

## EXHIBIT

	Number	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1914, as per last statement.....	2,857	\$444,700 00
Benefit certificates written during the year.....	3,184	318,400 00
Benefit certificates increased during the year.....	.....	296,050 00
Total.....	6,041	1,059,150 00
Deduct terminated or decreased during the year.....	2,991	588,850 00
Total benefit certificates in force Dec 31, 1915.....	3,050	470,300 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec 31, 1914, as per last statement.....	48	12,900 00
Benefit certificates written during the year.....	8	800 00
Benefit certificates increased during the year.....	.....	1,850 00
Total.....	56	15,500 00
Deduct terminated or decreased during the year.....	27	3,900 00
Total benefit certificates in force Dec 31, 1915.....	29	11,650 00
Received during the year from members in District of Columbia Benefit, \$215 21, expense, \$207 93.....	.....	423 14
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims (face value) incurred during the year.....	30	3,979 37
Claims paid during the year.....	30	3,979 37
<i>District of Columbia claims</i>		
Claims (face value) incurred during the year.....	1	8 33
Claims paid during the year.....	1	8 33
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims incurred during the year.....	259	1,728 00
Claims paid during the year.....	259	1,728 00
<i>District of Columbia claims</i>		
Claims incurred during the year.....	10	114 00
Claims paid during the year.....	10	114 00

## CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA

[President, Thomas V Reich, secretary, Joseph Schwaab Incorporated, 1909, commenced business, 1910  
Home office, 867 Drexel Building, Philadelphia, Pa.]

## BALANCE SHEET

Balance from previous year.....	\$102 32
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## INCOME.

Total membership fees actually received.....	561 00
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## DISBURSEMENTS

Death claims.....	100 00
Sick and accident claims.....	208 00
Total benefits paid.....	308 00
Salaries of officers and trustees.....	125 00
Other compensation of officers and trustees.....	1 20
Insurance department fees.....	5 00
Rent.....	60 00

Advertising, printing, and stationery.....	\$9 00
Postage, express, telegraph, and telephone.....	28 80
Expense of supreme lodge meeting.....	5 00
Legal expense in litigating claims.....	4 20
Total disbursements.....	546 20
Balance.....	117.12

## LEDGER ASSETS

Deposited in trust companies and banks on interest..	117.12
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## EXHIBIT

	Number	Amount.
<b>CERTIFICATES</b>		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1914, as per last statement ..	54	\$5,400 00
Benefit certificates written during the year ..	17	1,700 00
Total.....	71	7,100 00
Deduct terminated or decreased during the year ..	24	2,400 00
Total benefit certificates in force Dec 31, 1915.....	47	4,700 00
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims (face value) incurred during the year.....	1	100
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims incurred during the year.....	13	208

**COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, E. L. Stock, secretary, D H Stevens Incorporated, 1910, commenced business, 1910 Home office, 509 Seventh Street NW, Washington, D C]

## BALANCE SHEET

	Mortuary funds	Disability funds	Expense funds.	Total
Balance from previous year.....	\$2,433 14	\$522 60	\$2,438 24	\$5,393 98

## INCOME

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....			\$31,854.90	\$31,854 90
All other assessments or premiums.....	\$2,817 70	\$5,628 45	2,815.38	11,261 53
Total received from members.....	2,817 70	5,628 45	34,670 28	43,116.43
Interest from all other sources.....			208 75	208.75
Sale of lodge supplies.....			118 10	118 10
Medical examinations.....			177.50	177 50
License fee returned.....			5 00	5 00
Total income.....	2,817 70	5,628 45	35,179.63	43,625.78

## DISBURSEMENTS

Death claims.....	\$3,484 00			\$3,484.00
Sick and accident claims.....		\$16,702 04		16,702 04
Total benefits paid.....	3,484 00	16,702 04		20,186 04
Commissions paid to deputies and organizers.....			\$7,555 17	7,555 17
Salaries of managers or agents not deputies or organizers			2,154 25	2,154.25
Salaries of officers and trustees.....			1,050 00	1,050 00
Salaries of office employees.....			4,271.50	4,271 50
Salaries and fees paid to subordinate medical examiners			770 65	770.65

## DISBURSEMENTS—Continued

	Mortuary funds	Disability funds	Expense funds	Total.
Traveling and other expenses of officers, trustees, and committees .....			\$870 04	\$870.04
Insurance department fees .....			371 00	371 00
Rent .....			1,095 51	1,095 51
Advertising, printing, and stationery .....			1,140 46	1,140 46
Postage, express, telegraph, and telephone .....			1,626 75	1,626 75
Lodge supplies .....			159 31	159 31
Legal expense in litigating claims .....			72 50	72 50
Other legal expenses .....			253 80	253 80
All other disbursements .....			850 03	850 03
Total disbursements .....	\$3,481 00	\$16,702 04	22,240 97	42,427 01
Balance .....	1,776 84	2,199 01	2,536 90	6,502 75

## LEDGER ASSETS

Mortgage loans on real estate .....	\$750.00
Book value of bonds and stocks .....	850 00
Deposited in trust companies and banks on interest .....	1,000 00
Cash in association's office, \$216 78, deposited in banks (not on interest), \$2,684 18 .....	2,900 96
Organizers' balances .....	1,001 79
Total ledger assets .....	6,502 75

## NONLEDGER ASSETS

Interest and rents due and accrued .....	116 54
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	3,834 35
Gross assets .....	10,453 64

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds .....	1,001 79
Overdue and accrued interest on bonds in default .....	50 00
Total .....	1,051 79
Total admitted assets .....	9,401 85

## LIABILITIES

Death claims adjusted not yet due, No 7 .....	545 00
Death claims reported, but not yet adjusted, No 6 .....	452 50
Total death claims .....	997 50
Sick and accident claims reported, but not yet adjusted, No 101 .....	739 25
Total unpaid claims .....	1,736 75
Medical examination bills .....	35 80
Total liabilities .....	1,772.55

## EXHIBIT

	Number	Amount.
CERTIFICATES.		
<i>Total business of the year</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement .....	2,170	\$752,234 00
Benefit certificates written during the year .....	6,014	923,373.00
Total .....	8,184	1,675,607.00
Deduct terminated or decreased during the year .....	3,621	968,607.00
Total benefit certificates in force Dec. 31, 1915 .....	4,563	707,000.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement .....	158	151,880.00
Benefit certificates written during the year .....	238	33,645.00
Total .....	396	185,525.00
Deduct terminated or decreased during the year .....	157	151,145.00
Total benefit certificates in force Dec. 31, 1915 .....	239	34,380.00
Received during the year from members in District of Columbia Mortuary, \$99 18, disability, \$198.86; expense, \$4,880.15 .....		5,177.69

## EXHIBIT—Continued.

	Number	Amount.
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	3	\$245 00
Claims (face value) incurred during the year.....	67	4,741 50
Total.....	70	4,986 50
Claims paid during the year.....	53	3,484 00
Balance.....	17	1,502 50
Claims rejected during the year.....	4	505 00
Claims unpaid Dec 31, 1915.....	13	997 50
<i>District of Columbia claims</i>		
Claims (face value) incurred during the year.....	2	137 50
Claims paid during the year.....	2	137 50
<b>SICK AND ACCIDENT CLAIMS</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	61	564 00
Claims incurred during the year.....	1,939	16,877 29
Total.....	2,000	17,441 29
Claims paid during the year.....	1,899	16,702 04
Claims unpaid Dec 31, 1915.....	101	739 25
<i>District of Columbia claims</i>		
Claims incurred during the year.....	69	897 00
Claims paid during the year.....	64	833 00
Claims unpaid Dec 31, 1915.....	5	64 00

**ROYAL ORDER OF JONAVID OF AMERICA OF THE DISTRICT OF COLUMBIA.**

[President, Marion F Harris, secretary, J. H. Myers Incorporated, 1913, commenced business, 1913.  
Home office, 1816 Fourth Street NW, Washington, D C 1]

## BALANCE SHEET

	Benefit funds	Expense funds	Total
Balance from previous year .....	\$940.75	\$411 10	\$1,351.85

## INCOME

Membership fees actually received.....	...	\$46 50	\$46 50
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses ..	\$21 62	64 88	86 50
All other assessments or premiums.....	551 84	298 76	853 60
Total received from members.....	576 46	410 14	986 60
Interest on collateral loans .....	...	6 00	6 00
Interest on bonds and dividends on stocks.....	...	5 00	5 00
Total income.....	576 46	421 14	997 60

## DISBURSEMENTS

	Benefit funds	Expense funds.	Total.
Death claims .....	\$90 31	.....	\$90 31
Sick and accident claims.....	127 00	.....	127.00
Total benefits paid .....	217.31	.....	217 31
Commissions and fees paid to deputies and organizers .....	.....	.....	259 96
For collection and remittance of assessments and dues .....	.....	\$18 15	18 15
Insurance department fees.....	.....	5 00	5 00
Rent .....	.....	33 00	33.00
Advertising, printing, and stationery .....	.....	46 02	46 02
Postage, express, telegraph, and telephone .....	.....	28 54	28 54
Lodge supplies .....	.....	1 95	1 95
Fraternal Monitor two-year subscription .....	.....	2 00	2 00
Notary fee .....	.....	50	.50
Money-order fee .....	.....	.12	.12
Miscellaneous .....	.....	14	14
Total disbursements .....	217 31	395 38	612 69
Balance.....	310 90	425 86	1,736 76

## LEDGER ASSETS

Book value of bonds and stocks.....	\$500 00
Deposited in trust companies and banks on interest .....	370 00
Deposited in banks (not on interest).....	766 76
Note .....	100 00
Total ledger assets.....	1,736.76

## EXHIBIT.

	Number	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year</i>		
Benefit certificates in force Dec 31, 1914, as per last statement .....	103	\$7,012 40
Benefit certificates written during the year .....	54	3,975 00
Total .....	157	10,987 40
Deduct terminated or decreased during the year.....	56	4,065 31
Total benefit certificates in force Dec 31, 1915.....	101	6,922.19
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement .....	103	7,012 40
Benefit certificates written during the year .....	54	3,975 00
Total.....	157	10,987 40
Deduct terminated or decreased during the year.....	56	4,065 31
Total benefit certificates in force Dec 31, 1915.....	101	6,922 19
Received during the year from members in District of Columbia.....	.....	986 60
<b>DEATH CLAIMS</b>		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	2	90.31
Claims paid during the year.....	2	90.31
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	13	127 00
Claims paid during the year.....	13	127.00
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	13	127.00
Claims paid during the year.....	13	127.00

**KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.**

[President, Saml H Styles, secretary, Chas H Jerman Incorporated, 1905, commenced business, 1906.  
Home office, Second National Bank Building]

**BALANCE SHEET**

	Mortuary funds	Disability funds	Expense funds	Total
Balance from previous year .....	\$657 33	\$95 71	\$1,200 88	\$1,953 92

**INCOME.**

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses .....			\$16,788 56	\$16,788 56
All other assessments or premiums .....	\$305 80	\$614 59	741 70	1,662 09
Certificate fees .....			1 00	1 00
Total received from members .....	305 80	614 59	17,531 56	18,451 95
Interest on mortgage loans .....			40 00	40 00
Sale of lodge supplies .....			4 50	4 50
Total income .....	305 80	614 59	17,576 06	18,496 45

**DISBURSEMENTS.**

Death claims .....	\$7,632 78			\$7,632 78
Sick and accident claims .....		\$1,369 15		1,369 15
Total benefits paid .....	7,632 78	1,369 15		9,001 93
Commissions and fees paid to deputies and organizers .....			959 91	959 91
Salaries of managers or agents not deputies or organizers .....			300 00	300 00
Salaries of officers and trustees .....			950 00	950 00
Salaries of office employees .....			1,388 50	1,388 50
Salaries and fees paid to subordinate medical examiners .....			17 50	17 50
Traveling and other expenses of officers, trustees, and committees .....			1,040 25	1,040 25
Insurance department fees .....			59 00	59 00
Rent .....			679 12	679 12
Advertising, printing, and stationery .....			366 10	366 10
Postage, express, telegraph, and telephone .....			696 40	696 40
Lodge supplies .....			15 25	15 25
Other legal expenses .....			1,706 47	1,706 47
Office supplies .....			354 69	354 69
Total disbursements .....	7,632 78	1,369 15	8,543 19	17,335 12
Balance .....	330 45	341 15	2,243 75	2,915 25

**LEDGER ASSETS**

Mortgage loans on real estate .....	\$500 00
Cash in association's office, \$238 79, deposited in banks (not on interest), \$1,390 47 .....	1,629 26
Organizers' balances .....	485 99
Total ledger assets .....	2,915 25

**NONLEDGER ASSETS**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	1,790 35
Office furniture and supplies .....	100 00
Gross assets .....	4,805 60

**DEDUCT ASSETS NOT ADMITTED**

Balance due from organizers not secured by bonds .....	\$485 99
Office furniture and supplies .....	100 00
Total admitted assets .....	4,219 61

**LIABILITIES.**

Death claims due and unpaid, No. 8 .....	2,787 19
Death claims reported but not yet adjusted, No. 5 .....	1,955 04
Total death claims .....	4,742 23
Sick and accident claims reported but not yet adjusted, No. 9 .....	71 25
Total liabilities .....	4,813 48

## EXHIBIT.

	Number	Amount
<b>CERTIFICATES</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement.....	362	\$213,940 00
Benefit certificates written during the year.....	1,452	1,448,110 00
Total.....	1,814	1,662,050 00
Deduct terminated or decreased during the year.....	504	480,777 00
Total benefit certificates in force Dec. 31, 1915.....	1,310	1,181,273 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force December 31, 1914, as per last statement.....	22	2,600 00
Benefit certificates written during the year.....	34	4,300 00
Total.....	56	6,900 00
Deduct terminated or decreased during the year.....	31	4,200 00
Total benefit certificates in force Dec 31, 1915.....	25	2,700 00
Received during the year from members in District of Columbia Mortuary, \$3 42, sick and accident, \$8 72, expense, \$26 24.....		36 38
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	3	1,055 00
Claims (face value) incurred during the year.....	44	11,928 79
Total.....	47	12,983 79
Claims paid during the year.....	33	7,632 78
Balance.....	14	5,351 01
Saved by compromising or scaling down claims during the year.....		175 00
Claims rejected during the year.....	1	433 78
Claims unpaid Dec 31, 1915.....	13	4,742 23
<i>District of Columbia claims</i>		
Claims (face value) incurred during the year.....	1	657 86
Claims paid during the year.....	1	657 86
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims.</i>		
Claims unpaid Dec. 31, 1914, as per last statement.....	5	52 00
Claims incurred during the year.....	139	1,388 40
Total.....	144	1,440 40
Claims paid during the year.....	136	1,369 15
Claims unpaid Dec 31, 1915.....	8	71 25
<i>District of Columbia claims.</i>		
Claims incurred during the year.....	6	127 00
Claims paid during the year.....	6	127 00

**SUPREME LODGE KNIGHTS OF PYTHIAS INSURANCE DEPARTMENT OF  
THE DISTRICT OF COLUMBIA.**

[President, Harry Wade, secretary, W O Powers Incorporated, 1894, commenced business, 1877  
Home office, Indiana Pythian Building, Indianapolis, Ind.]

## BALANCE SHEET

	Mortuary funds	Expense funds	Total
Balance from previous year.....	\$6,509,806.57	\$374,988 18	\$6,884,794 75



## INCOME

	Mortuary funds	Expense funds	Total
Membership fees actually received.....		\$4,444 50	\$4,444 50
All other assessments or premiums.....	\$2,112,597 69	308,258 00	2,420,855 69
Total received from members .....	2,112,597 69	312,702 50	2,425,300 19
Deduct payments returned to applicants and members.....	3,547 75		3,547 75
Net amount received from members.....	2,109,049 94	312,702 50	2,421,752 44
Interest on mortgage loans.....	720 00	6,999 96	7,719 96
Interest on bonds and dividends on stocks.....	338,584 83	7,494 62	346,079 45
Interest from all other sources.....	3,618 85	208 46	3,827 31
Miscellaneous fees.....		53 54	53 54
Advance payments .....	2,807 31		2,807 31
Protested checks.....		4,175 13	4,175 13
Profit on sale of bonds.....	1,098 27		1,098 27
Increase in book value of bonds per schedule D.....	2,198 41	132 97	2,331 38
Total income.....	2,458,077 61	331,767 58	2,789,845 19

## DISBURSEMENTS.

Death claims .....	\$1,600,092 05		\$1,600,092 05
Option J settlements.....	2,050 00		2,050 00
Total benefits paid .....	1,602,142 05		1,602,142 05
Commissions and fees paid to deputies and organizers.....		\$48,950 70	48,950 70
Salaries of deputies and organizers.....		1,104 92	1,104 92
Salaries of officers and trustees, No 3.....		12,017 18	12,017 18
Other compensation of officers and trustees.....		6,811 73	6,811 73
Salaries of office employees, No 30.....		33,945 20	33,945 20
Salaries and fees paid to supreme medical examiners.....		3,600 00	3,600 00
Salaries and fees paid to subordinate medical examiners.....		8,353 50	8,353 50
Traveling and other expenses of officers, trustees, and committees.....		4,992 45	4,992 45
For collection and remittance of assessments and dues.....		117,571 61	117,571 61
Insurance department fees.....		943 00	943 00
Rent.....		4,749 96	4,749 96
Advertising, printing, and stationery.....		13,262 13	13,262 13
Postage, express, telegraph, and telephone.....		8,530 41	8,530 41
Lodge supplies.....		4,295 13	4,295 13
Legal expense in litigating claims and other legal expenses.....		10,246 50	10,246 50
Furniture and fixtures.....		1,966 70	1,966 70
Protested checks.....		4,196 47	4,196 47
Decrease in book value and bonds.....	9,001 65	221 09	9,222 74
All other disbursements.....		10,378 52	10,378 52
Total disbursements.....	1,611,143 70	293,937 20	1,905,080 90
Balance.....	7,287,062 80	480,496 24	7,767,559 04

## LEDGER ASSETS

Mortgage loans on real estate .....	\$206,000 00
Book value of bonds and stocks .....	7,248,768 09
Deposited in trust companies and banks on interest.....	10,507 04
Cash in association's office.....	750 00
Organizers' balances.....	320 21
Other ledger assets, viz	
Certificate loans, fourth class.....	223,967 50
Certificate loans, fifth class.....	37,240 20
Total ledger assets.....	7,767,559 04

## NONLEDGER ASSETS

Interest accrued on mortgages.....	591 66
Interest accrued on bonds .....	\$3,247 68
Interest on other assets.....	68,626 88
Assessment actually collected by subordinate lodges not yet turned over to supreme lodge.....	17,547 90
All other assets, viz	
Postage.....	\$88 16
Buttons.....	17 25
Furniture and fixtures .....	3,647 42
	3,752 83
Gross assets.....	7,911,255 99

## DEDUCT ASSETS NOT ADMITTED

Buttons.. .. .	\$17 25
Furniture and fixtures .. .. .	3,647 42
Market value of special deposits in excess of corresponding liabilities per special deposit schedule .. .. .	2,289 99
	<u>\$5,954 66</u>
Total admitted assets.....	<u>7,935,301 33</u>

## LIABILITIES

Death claims resisted, No 2.....	4,000 00
Death claims reported but not yet adjusted, No 81.....	129 784 00
	<u>133,784 00</u>
Total unpaid claims.....	133,784 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	30,004 00
Advance assessments.....	23,284 79
All other liabilities, viz.	
Superintendent's balances.....	519 43
Reserve on certificates in fourth class.....	332,787 52
Reserve on certificates in fifth class.....	6,204,854 94
	<u>6,598,161 89</u>
Total liabilities.....	<u>6,785,234 68</u>

## EXHIBIT.

	Number	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement .....	66,654	\$92,891,600 00
Benefit certificates written during the year .....	8,555	11,187,131 00
Benefit certificates increased during the year .....	6,307	6,980,470 00
Total .....	81,516	111,059,201 00
Deduct terminated or decreased during the year.....	10,656	14,628,210 00
Total benefit certificates in force Dec 31, 1915.....	70,860	<u>96,430,991 00</u>
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement .....	293	373,206 00
Benefit certificates written during the year .....	33	40,500 00
Total.....	326	413,706 00
Deduct terminated or decreased during the year.....	56	63,973 00
Total benefit certificates in force Dec 31, 1915.....	270	349,733 00
Received during the year from members in District of Columbia Mortuary, \$3,053.43, expense, \$1,495 01.....		9,543 43
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement .....	73	125,786 00
Claims (face value) incurred during the year .....	979	1,615,974 89
Total .....	1,052	1,741,760 89
Claims paid during the year.....	969	1,600,092 05
Balance.....	83	141,668 84
Saved by compromising or scaling down claims during the year.....		7,884 84
Claims unpaid Dec. 31, 1915.....	83	<u>133,784 00</u>
<i>District of Columbia claims.</i>		
Claims (face value) incurred during the year .....	16	17,973 00
Claims paid during the year.....	12	13,336 00
Balance.....	4	<u>4,637 00</u>
<b>PERMANENT DISABILITY CLAIMS.</b>		
<i>Total claims.</i>		
Claims incurred during the year.....	9	2,050 00
Claims paid during the year.....	9	<u>2,050 00</u>

**KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA, EUROPE, ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT OF COLUMBIA.**

[President, S. W. Green, secretary, E. E. Underwood Incorporated, 1905, commenced business, 1903.  
Home office, 507 Pythian Temple, New Orleans, La.]

**BALANCE SHEET.**

	Mortuary funds.	Reserve funds.	Total.
Balance from previous year.....	\$2,722 97	\$21,203 41	\$23,926 38

**INCOME.**

Membership fees actually received.....	\$7,247 00	.....	\$7,247 00
All other assessments or premiums.....	357 00	.....	357 00
Total received from members.....	7,604 00	--	7,604 00
Interest from all other sources.....	10 60	\$860 00	870 60
From all other sources, viz			
Refund from defunct bank.....	142 98	.....	142 98
Refund by S. W. Green on death claim, not reported 1914.....	100 00	.....	100 00
Adjustment in account with J. H. Young, M. of E.....	40	.....	40
Total income.....	7,857 98	860 00	8,717 98

**DISBURSEMENTS**

Death claims paid.....	\$6,250 00	.....	\$6,250 00
Legal expense litigating claims.....	83 98	.....	83 98
To correct error in statement prior to 1910.....	600 00	.....	600 00
Total disbursements.....	6,933 98	.....	6,933 98
Balance.....	3,646 97	\$22 063 41	25,710 38

**LEDGER ASSETS.**

Deposited in trust companies and banks on interest.....	\$22,063 41
Deposited in banks (not on interest) ..	2,076 11
Due from supreme lodge, general fund.....	1,570 86
Total ledger assets.....	25,710 38

**LIABILITIES.**

Death claims due and unpaid, No. 5.....	\$1,400 00
Death claims adjusted not yet due, No. 4.....	1,200 00
Death claims reported but not yet adjusted, No. 1.....	300 00
Total death claims.....	2,900 00

**EXHIBIT.**

	Number.	Amount.
<b>CERTIFICATES.</b>		
<i>Total business of the year</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement.....	2,453	\$379,200 00
Benefit certificates written during the year ..	301	15,050 00
Total.....	2,754	394,250 00
Deduct terminated or decreased during the year, transferred to grand lodges, deaths, and suspensions ..	1,161	241,650.00
Total benefit certificates in force Dec. 31, 1915.....	1,593	152,600 00
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec. 31, 1914, as per last statement ..	382	77,850 00
Benefit certificates written during the year.....	92	4,600 00
Total.....	474	82,450 00
Deduct terminated or decreased during the year.....	82	24,500.00
Total benefit certificates in force Dec. 31, 1915 ..	392	57,950 00
Received during the year from members in District of Columbia ..		1,522.00

## EXHIBIT—Continued.

	Number	Amount
<b>DEATH CLAIMS</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	13	\$2,550 00
Claims (face value) incurred during the year.....	24	6,600 00
Total.....	37	9,150 00
Claims paid during the year.....	27	6,250 00
Balance.....	10	2,900 00
<i>District of Columbia claims</i>		
Claims unpaid Dec 31, 1914, as per last statement.....	3	500 00
Claims (face value) incurred during the year.....	8	2,300 00
Total.....	11	2,800 00
Claims paid during the year.....	8	1,900 00
Balance.....	3	900 00

**MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.**

[President, Charles J. O'Neill, secretary, William Montgomery Incorporated, 1869, commenced business, 1869. Home office, New Masonic Temple, Washington, D C.]

**BALANCE SHEET**

	Reserve funds	Disability funds	Expense funds	Total
Balance from previous year.....	\$485,946 21	.....	\$5,965 54	\$491,911 75

**INCOME.**

Assessments or premiums during first 12 months of membership, of which all or an extra percentage is used for expenses.....	.....	.....	\$92,813 07	.....
All other assessments or premiums.....	\$185,306 16	.....	21,693 86	.....
Total received from members.....	185,306 16	.....	114,506 93	.....
Deduct payments returned to applicants and members.....	77 67	.....	61 03	.....
Net amount received from members.....	185,228 49	.....	114,445 90	\$299,674 39
Interest on mortgage loans.....	17,331 46	.....	.....	17,331 46
Interest on collateral loans.....	225 00	.....	.....	225 00
Interest on bonds and dividends on stocks.....	1,750 00	.....	.....	1,750 00
Interest from all other sources.....	8,567 89	.....	.....	8,567 89
From all other sources, viz: Liens on changed policies.....	37,402 44	.....	.....	37,402 44
Borrowed money.....	10,000 00	.....	.....	.....
Total income.....	260,505 28	.....	114,445 90	374,951.18

**DISBURSEMENTS.**

Death claims.....	\$49,989 78	.....	.....	\$49,989.78
Policy loans charged off by lapse.....	14,812 27	.....	.....	14,812 27
Return of savings through reduction of premiums.....	9,783 96	.....	.....	9,783 96
Total benefits paid.....	74,586 01	.....	.....	74,586 01
Commissions and fees paid to deputies and organizers.....	.....	.....	\$43,974 20	43,974 20
Salaries of deputies and organizers.....	.....	.....	603.64	603.64
Salaries of officers and trustees, No. 3.....	.....	.....	5,050 00	5,050 00
Salaries and other compensation of committees.....	.....	.....	285 00	285 00
Salaries of office employees, No. 21.....	.....	.....	13,188 34	13,188 34
Salaries and fees paid to supreme medical examiners.....	.....	.....	1,572 92	1,572 92
Salaries and fees paid to subordinate medical examiners.....	.....	.....	7,785 01	7,785 01
Traveling and other expenses of officers, trustees, and committees and agents.....	.....	.....	2,802 29	2,802 29
For collection and remittance of assessments and dues.....	.....	.....	5,367 48	5,367.40
Insurance department fees.....	.....	.....	465.50	465 50

## DISBURSEMENTS—Continued

	Reserve funds	Disability funds	Expense funds	Total
Rent for association's occupancy of its own buildings ..			\$3,178 68	\$3,178 68
Advertising, printing, and stationery ..			5,315 18	5,315 18
Postage, express, telegraph, and telephone ..			3,366 08	3,366 08
Other legal expenses ..			400 00	400 00
Furniture and fixtures ..			831 24	831 24
Borrowed money ..	\$10,000 00			10,000 00
Interest on borrowed money ..			91 67	91 67
Organizers, balances charged off ..			5,706 11	5,706 11
All other disbursements ..			4,519 53	4,519 53
Total disbursements ..	84,588 01		104,502 87	189,088 88
Balance ..	661,865 48		15,908 57	677,774 05

## LEDGER ASSETS.

Mortgage loans on real estate ..	\$361,955 77
Loans secured by pledge of bonds, stocks, or other collateral ..	5,000 00
Book value of bonds and stocks ..	36,102 50
Deposited in trust companies and banks on interest ..	12,467 15
Cash in association's office, \$4,757 62, deposited in banks (not on interest), \$22,298 18 ..	27,055 81
Bills receivable, \$10,976 53, organizers' balances, \$14,704 71 ..	25,681 29
Policy loans and liens secured by reserve ..	204,501 50
Premium notes ..	5,010 03
Total ledger assets ..	677,774 05

## NONLEDGER ASSETS

Interest and rents due and accrued ..	6,663 06
Net due and deferred premiums on policies (reserve charged in liabilities) ..	115,919 46
Office furniture and fixtures ..	4,470 80
Gross assets ..	804,827 37

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds ..	\$15,298 22
Bills receivable ..	10,976 53
Book value of bonds and stocks over market value ..	252 50
Other items, viz: Office furniture and fixtures ..	4,470 80
Liens and loans and net premiums in excess of mean reserves ..	283 00
Total admitted assets ..	31,281 10
	773,546 27

## LIABILITIES

Death claims resisted, No 1 ..	750 00
Death claims reported but not yet adjusted, No 6 ..	11,750 00
Total death claims ..	12,500 00
Salaries, rents, expenses, commissions, etc., due or accrued ..	1,587 00
Interest on policy loans paid in advance ..	1,315 15
Advance assessments ..	791 85
Reserve at 3½ per cent, American Experience Table of Mortality on all Policies—Straight Modified Preliminary Term Valuation ..	749,900 00
Total liabilities ..	766,074 00

## EXHIBIT.

	Number.	Amount.
CERTIFICATES		
<i>Total business of the year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement ..	6,480	\$8,599,575 00
Benefit certificates written during the year ..	2,790	4,339,345 00
Benefit certificates increased during the year ..		3,000 00
Total ..	9,270	12,941,920 00
Deduct terminated or decreased during the year ..	1,336	1,889,420 00
Total benefit certificates in force Dec. 31, 1915 ..	7,934	11,052,500 00

## EXHIBIT—Continued

	Number.	Amount
<b>CERTIFICATES—Continued</b>		
<i>Business in District of Columbia during year</i>		
Benefit certificates in force Dec 31, 1914, as per last statement. ....	1,363	\$1,661,075.00
Benefit certificates written during the year .....	474	615,200.00
Benefit certificates renewed during the year .....	6	6,500.00
Total .....	1,843	2,282,775.00
Deduct terminated or decreased during the year .....	434	503,120.00
Total benefit certificates in force Dec 31, 1915. ....	1,409	1,779,655.00
Received during the year from members in District of Columbia. ....		52,818.18
<b>DEATH CLAIMS.</b>		
<i>Total claims</i>		
Claims unpaid Dec 31, 1914, as per last statement .....	3	4,000.00
Claims (face value) incurred during the year .....	47	60,145.00
Total .....	50	64,145.00
Claims paid during the year .....	43	51,645.00
Claims unpaid Dec 31, 1915 .....	7	12,500.00
<i>District of Columbia claims</i>		
Claims unpaid Dec 31, 1914, as per last statement .....	2	3,000.00
Claims (face value) incurred the year .....	20	22,500.00
Total .....	22	25,500.00
Claims paid during the year .....	20	23,750.00
Claims unpaid Dec 31, 1915 .....	2	1,750.00

**PATRICIANS OF THE DISTRICT OF COLUMBIA.**

[President, William T. Cooper, secretary, David Swinton Incorporated, 1897, commenced business, 1897. Home office, Saginaw, Mich.]

**BALANCE SHEET.**

Balance from previous year..... **\$12,785.93**

**INCOME.**

Membership fees actually received.....	6.00
All other assessments or premiums .....	13,594.03
Dues and per capita tax .....	1,476.15
Promotion fees .....	1,395.30
Total received from members.....	16,471.48
Interest from all other sources .....	251.12
Sale of lodge supplies.....	.75
Total income.....	16,723.35

**DISBURSEMENTS.**

Death claims.....	11,654.19
Sick and accident claims.....	245.32
Total benefits paid.....	11,899.51
Commissions and fees paid to deputies and organizers.....	73.35
Salaries of officers and trustees, No 5.....	995.00
Salaries of office employees, No 3-2.....	1,102.50
Salaries and fees paid to supreme medical examiners .....	160.00
Traveling and other expenses of officers, trustees, and committees.....	151.73
Insurance department fees.....	127.53
Rent .....	700.54
Advertising, printing, and stationery.....	77.74
Postage, express, telegraph and telephone .....	377.03
Lodge supplies.....	179.75
Total disbursements.....	15,844.68
Balance.....	13,664.60

## LEDGER ASSETS.

Deposited in trust companies and banks on interest .....	\$11,134.83
Cash in association's office and deposited in banks (not on interest).....	2,529.77
Total ledger assets.....	<u>13,664.60</u>

## NONLEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge...	1,437.59
Due from membership	
Promotion, \$247.25, per capita, \$2,930.....	\$3,177.25
Supplies and stock.....	580.70
Due for supplies.....	123.00
Furniture and fixtures.....	1,327.50
	<u>5,208.45</u>
Gross assets.....	<u>20,310.64</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies and stock.....	580.70
Due for supplies.....	123.00
Furniture and fixtures.....	1,327.50
	<u>2,031.20</u>
Total admitted assets.....	<u>18,279.44</u>

## LIABILITIES.

Death claims reported but not yet adjusted, No 5 .....	3,910.50
Present value of preferred death and disability claims payable in installments..	<u>4,481.20</u>
Total liabilities.....	<u>8,391.70</u>

## EXHIBIT.

	Number.	Amount.
<b>CERTIFICATES</b>		
<i>Total business of the year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement.....	5,934	\$1,797,100.00
Benefit certificates written during the year.....	7	5,500.00
Total.....	5,941	1,802,600.00
Deduct terminated or decreased during the year.....	84	66,875.00
Total benefit certificates in force Dec 31, 1915.....	5,857	1,735,725.00
<i>Business in District of Columbia during year.</i>		
Benefit certificates in force Dec 31, 1914, as per last statement .....	42	49,350.00
Total.....	42	49,350.00
Deduct terminated or decreased during the year.....	2	3,000.00
Total benefit certificates in force Dec 31, 1915.....	40	46,350.00
Received during the year from members in District of Columbia.....		<u>457.90</u>
<b>DEATH CLAIMS.</b>		
<i>Total claims.</i>		
Claims (face value) incurred during the year.....	20	15,564.69
Claims paid during the year.....	15	11,554.19
Balance .....	5	3,910.50
Present value of deferred death and disability claims payable in instalments.....		<u>4,481.20</u>
Claims unpaid Dec 31, 1915.....	5	8,391.70
<i>District of Columbia claims.</i>		
Claims unpaid Dec 31, 1915.....	1	<u>46.00</u>
<b>SICK AND ACCIDENT CLAIMS.</b>		
<i>Total claims</i>		
Claims incurred during the year.....	9	245.32
Claims paid during the year.....	9	<u>245.32</u>





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COMPARATIVE TABLES.

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MISCELLANEOUS INSURANCE COMPANIES,  
DECEMBER 31, 1915.

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TABLE O.—*Miscellaneous insurance companies (casualty)*

Name and location.	Class of business written in the District of Columbia.	Capital.	Assets.
DISTRICT OF COLUMBIA COMPANIES.			
Commercial National.....	Life, accident, and health...	\$31,800.00	\$29,584.90
Home Plate Glass.....	Plate glass.....	10,000.00	40,066.35
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA			
Ætna Accident & Liability, Hartford, Conn...	Accident, health, liability, plate glass, etc.	1,000,000.00	4,383,809.23
Ætna Life (accident department), Hartford, Conn	Accident, health, and liability	(1)	(1)
American Automobile, St. Louis, Mo.....	Collision, liability, theft, property damage, etc	225,000.00	925,974.09
American Credit Indemnity, St. Louis, Mo...	Credit.....	350,000.00	1,191,375.93
American Fidelity, Montpelier, Vt.....	Accident, health, liability, burglary, etc.	305,500.00	851,803.56
American Indemnity, Galveston, Tex.....	.....do.....	500,000.00	919,685.02
Brotherhood Accident, Boston, Mass.....	Accident and health.....	100,000.00	262,807.31
Casualty Co. of America, New York, N. Y....	Accident, health, liability, plate glass, etc	750,000.00	3,637,176.88
Columbian National Life (accident department), Boston, Mass	Accident and health.....	(1)	(1)
Commercial Casualty, Newark, N. J.....	Accident, health, liability, property damage, etc	375,000.00	1,625,313.22
Continental Casualty, Hammond, Ind.....	Accident and health.....	300,000.00	2,100,919.21
Equitable Accident, Boston, Mass.....	.....do.....	100,000.00	168,290.40
Fidelity & Casualty, New York, N. Y.....	Accident, health, liability, steam boiler, etc	1,000,000.00	12,726,400.64
Fidelity & Deposit, Baltimore, Md.....	Accident, health, burglary, plate glass, etc	3,000,000.00	11,233,239.93
Georgia Casualty, Macon, Ga.....	.....do.....	300,540.00	1,225,657.98
Globe Indemnity, New York, N. Y.....	Accident, health, liability, burglary, theft, etc	750,000.00	4,649,525.88
Great Eastern Casualty, New York, N. Y....	Accident, health, burglary, and plate glass	250,000.00	1,047,163.70
Hartford Accident & Indemnity, Hartford, Conn.	Accident, health, liability, burglary, theft, teams, property damage	800,000.00	2,953,445.15
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.	Steam boiler and flywheel...	2,000,000.00	6,234,416.32
Indiana & Ohio Live Stock, Crawfordsville, Ind.	Live stock.....	200,000.00	406,998.84
London & Lancashire Indemnity, New York, N. Y.	Accident, health, plate glass, liability, automobile, etc	750,000.00	2,316,084.82
Lloyds Plate Glass, New York, N. Y.....	Plate glass.....	250,000.00	951,236.89
Loyal Protective, Boston, Mass.....	Accident and health.....	100,000.00	501,764.16
Maryland Casualty, Baltimore, Md.....	Accident, health, liability, elevator, etc	1,000,000.00	7,390,336.58
Massachusetts Accident, Boston, Mass.....	Accident and health.....	150,000.00	305,024.73
Massachusetts Bonding & Insurance, Boston, Mass.	Accident, health, liability, plate glass, etc.	2,000,000.00	4,603,877.22
Metropolitan Casualty, New York, N. Y....	Accident, health, and plate glass.	200,000.00	1,600,904.64
Metropolitan Life (accident department), New York, N. Y.	Accident and health.....	(1)	(1)
National Casualty, Detroit, Mich.....	.....do.....	200,000.00	356,666.83
National Surety, New York, N. Y.....	Burglary and theft.....	3,000,000.00	9,950,894.95
New Amsterdam Casualty, New York, N. Y....	Accident, health, burglary, liability, etc	750,000.00	2,319,567.14
New England Equitable, Boston, Mass.....	Accident, health, liability, plate glass, etc.	1,000,000.00	3,041,943.40
New Jersey Fidelity & Plate Glass, Newark, N. J.	Accident, health, plate glass, burglary, and theft.	400,000.00	1,023,495.26
New York Plate Glass, New York, N. Y.....	Plate glass.....	200,000.00	1,044,364.94
North American Accident, Chicago, Ill.....	Accident and health.....	200,000.00	832,532.42
Pacific Mutual Life (accident department), Los Angeles, Cal	.....do.....	(1)	(1)
Peerless Casualty, Keene, N. H.....	.....do.....	100,000.00	139,302.07
Preferred Accident, New York, N. Y.....	.....do.....	700,000.00	3,592,520.22
Prudential Casualty, Indianapolis, Ind.....	Accident, health, liability, plate glass.	300,000.00	1,137,785.53

1See life statement.

companies), accident, health, plate glass, etc.

Liabilities.	Surplus, including capital.	Income.	Disbursements	Business in the District of Columbia.	
				Premiums received.	Losses paid.
\$1,300.15 4,123.54	\$28,284.75 35,942.81	\$87,427.06 8,967.39	\$88,147.77 6,438.78	\$88,677.06 6,831.29	\$34,882.89 1,500.91
2,163,755.27	2,220,053.96	2,870,114.36	2,114,660.31	16,121.64	6,831.04
(1)	(1)	(1)	(1)	36,408.39	10,431.63
575,758.48	350,215.61	880,862.98	651,935.35	11,962.01	2,435.02
640,488.57	550,887.36	703,927.00	832,389.32	.....	.....
418,473.74	433,329.82	349,795.88	677,203.89	596.70	.....
313,260.71	606,424.31	475,675.62	335,234.80	1,121.65	250.00
87,507.74	175,299.57	282,384.43	262,787.48	929.00	356.77
2,873,569.67	763,607.21	3,834,141.62	3,538,467.18	11,609.21	7,219.03
(1)	(1)	(1)	(1)	2,515.01	84.64
969,338.75	655,974.47	1,296,002.66	992,388.68	1,176.96	255.72
1,500,919.21	600,000.00	2,948,441.22	2,858,377.37	40,938.66	18,934.15
21,343.64	146,946.76	110,649.31	111,500.79	918.65	311.00
9,326,859.03	3,399,541.61	9,283,769.48	8,654,567.83	58,417.26	24,023.96
6,440,141.86	4,793,098.07	7,459,116.68	7,422,361.88	77,907.58	23,762.97
775,120.38	450,537.60	1,161,318.55	836,578.65	9,136.17	5,649.77
3,394,080.03	1,255,445.35	3,914,278.44	3,090,780.04	13,648.40	4,935.01
519,223.31	527,940.39	1,004,543.58	1,008,528.19	13,552.99	4,455.48
1,782,451.74	1,170,993.41	2,443,278.87	1,568,903.60	644.64	.....
2,663,662.90	3,570,753.42	2,020,840.85	2,543,191.18	2,565.97	.....
141,522.15	265,476.69	278,528.66	279,120.54	424.40	285.00
1,040,896.74	1,275,188.08	1,858,344.42	461,151.71	.....	.....
375,043.35	576,193.54	608,990.53	595,163.74	656.78	182.05
236,722.19	265,041.97	636,246.94	603,778.44	319.00	113.57
5,468,786.44	1,921,550.14	6,950,131.96	6,526,368.99	26,370.51	13,076.18
100,024.73	205,000.00	394,495.66	374,217.15	4,947.91	3,802.96
2,465,251.28	2,138,625.94	4,891,948.47	5,069,269.99	31,131.55	10,322.43
433,807.79	567,096.85	707,431.65	697,591.52	1,911.70	594.21
(1)	(1)	(1)	(1)	(1)	(1)
50,621.00	306,045.83	764,463.51	761,752.13	220.72	44.16
3,661,384.04	6,289,510.91	4,609,831.17	3,376,807.39	342.08	115.00
1,369,489.43	950,077.71	2,048,659.87	1,666,156.14	6,705.44	5,433.59
1,813,828.27	1,228,115.13	2,473,867.92	2,338,331.08	2,363.86	271.67
360,443.88	663,051.38	527,959.52	452,826.01	4,371.60	1,036.80
392,475.93	651,889.01	628,152.25	568,542.79	4,051.33	1,151.95
399,815.35	432,717.07	1,439,471.91	1,349,544.75	12,328.90	2,878.88
(1)	(1)	(1)	(1)	(1)	(1)
15,246.91	124,055.16	131,159.32	128,292.32	1,624.89	1,372.87
1,892,520.22	1,700,000.00	2,215,463.22	1,945,942.70	11,760.42	2,760.19
625,904.79	511,880.74	849,193.76	852,785.78	5,375.02	1,886.76

TABLE O — *Miscellaneous insurance companies (casualty)*

Name and location.	Class of business written in the District of Columbia	Capital	Assets.
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA—continued			
Reliance Life (accident department), Pittsburgh, Pa	Accident and health.....	( <sup>1</sup> )	( <sup>1</sup> )
Royal Indemnity, New York, N. Y.....	Accident, health, liability, plate glass, etc	\$1,000,000 00	\$4,859,973.17
Southwestern Surety, Durant, Okla. ....	Accident, health, liability, burglary, etc	( <sup>2</sup> )	( <sup>2</sup> )
Standard Accident, Detroit, Mich.....	Accident, health, liability, etc	1,000,000 00	5,421,992 21
Travelers Indemnity, Hartford, Conn. ....	Accident, health, employers' liability, etc	1,000,000 00	2,845,568 98
Travelers (accident department), Hartford, Conn	do. ....	5,000,000 00	21,833,092 34
Union Casualty, Philadelphia, Pa. ....	Accident, health, liability, plate glass, etc	( <sup>3</sup> )	( <sup>3</sup> )
United States Casualty, New York, N. Y. . .	Accident, health, liability, burglary, etc	500,000 00	3,190,205.39
United States Fidelity & Guaranty, Baltimore, Md	do.....	2,000,000 00	9,707,019 51
Total.....		34,147,840 00	144,979,807 44
UNITED STATES BRANCHES OF FOREIGN COMPANIES			
Employers' Liability Assurance, London, England	Accident, health, liability, steam boiler, etc	250,000 00	9,152,148 66
Frankfort General, Frankfort on the Main, Germany	Accident, health, liability, burglary, and theft	250,000 00	1,401,209.85
General Accident, Fire & Life Association, Perth, Scotland	Accident, health, liability, plate glass, etc	250,000 00	2,908,617 51
Ocean Accident Guarantee Corporation, London, England	Accident, health, liability, steam boiler, etc	250,000 00	6,101,601 57
Zurich General Accident & Liability, Zurich, Switzerland	Accident, health, workmen's compensation, auto property damage, etc	260,000 00	2,464,487.75
Total.....		1,260,000 00	22,028,065 34
RECAPITULATION			
Local and domestic.....		34,147,840 00	144,979,807 44
Foreign.....		1,260,000.00	22,028,065.34
Grand total..		35,407,840.00	167,007,872 78

<sup>1</sup> See life statement.<sup>2</sup> Absorbed by the Southern Surety Co.

ompanies), accident, health, plate glass, etc.—Continued.

Liabilities	Surplus, including capital	Income	Disbursements	Business in the District of Columbia.	
				Premiums received	Losses paid.
(1)	(1)	(1)	(1)	(1)	(1)
\$3,404,374 05	\$1,455,599.12	\$3,923,007.35	\$3,323,299.45	\$23,572.91	\$6,526.87
(2)	(2)	(2)	(2)	(2)	(2)
3,235,043 46	2,186,948 75	3,335,298.01	2,830,424.88	10,176.88	4,745.64
1,269,621 72	1,575,947.26	1,378,601.52	1,099,173.22	8,611.90	1,842.11
14,084,378 28	7,748,714 06	16,112,974.27	15,251,882.20	58,993.30	12,565 81
(3)	(3)	(3)	(3)	(3)	(3)
1,890,205 39	1,300,000 00	2,327,267 99	2,186,016 87	13,577 07	4,875 67
6,523,856 56	3,183,162 95	8,505,585 00	7,229,927.44	17,158 13	3,360 71
85,722,642 67	59,257,164 77	108,732,610.86	97,607,808.32	640,774 54	225,565.07
6,771,832 23	2,380,316.43	7,211,741 15	6,471,064.70	29,289 93	14,039.62
935,728 31	465,481 54	1,089,568 18	1,088,154 16	13,801 46	6,987 78
2,407,793 60	500,823 91	4,290,732 56	4,233,488.24	18,701.85	4,015.19
4,791,880 46	1,309,721 11	4,746,516.46	4,204,663.16	8,158 29	1,890.36
1,739,770.97	724,716.78	2,049,575 23	1,672,518.91	1,493.13	65.00
16,647,005 57	5,381,059 77	19,388,133 58	19,669,889.17	71,444 66	26,997.95
85,722,642 67	59,257,164 77	108,732,610 86	97,607,808.32	640,774 54	225,565.07
16,647,005.57	5,381,059 77	19,388,133.58	19,669,889 17	71,444 66	26,997.95
102,369,648.24	64,638,224 54	128,120,744.44	117,277,697.49	712,219.20	252,563.02

\* License revoked.



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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS  
INSURANCE COMPANIES, SHOWING THEIR CONDITION  
ON DECEMBER 31, 1915.

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# **COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.**

[Located at Ninth Street and Pennsylvania Avenue, Washington, D. C. Incorporated, 1903, commenced  
business, 1909 James F. Oyster, president, Julian H. Grubb, secretary]

## **CAPITAL.**

*Capital stock paid up in cash.....	\$31,800.00
Amount of ledger assets Dec 31, of previous year.....	<u>\$30,305.61</u>

## **INCOME**

Gross premiums written and renewed during the year, accident and health.....	86,928.89
Deduct return premiums on policies canceled.....	<u>251.83</u>
Net premiums.....	86,677.06
Interest on bank deposits.....	<u>750.00</u>
Total income.....	87,427.06
Sum.....	<u><u>117,732.67</u></u>

## **DISBURSEMENTS**

Gross amount paid for losses		
Accident.....	4,775.23	
Health.....	25,067.16	
Death.....	<u>5,040.50</u>	
		34,882.89
Investigation and adjustment of claims.....		601.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		<u>27,634.03</u>
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		5,628.00
Salaries, traveling and all other expenses of agents not paid by commissions.....		5,858.00
Medical examiners' fees and salaries.....		253.00
Rents.....		1,200.00
State taxes on premiums.....		1,128.32
Insurance department licenses and fees.....		120.75
Legal expenses.....		851.50
Advertising.....		2,415.84
Printing and stationery.....		1,476.46
Postage, telegraph, telephone, and express.....		1,340.46
Furniture and fixtures.....		150.11
Other disbursements, viz:		
Traveling expenses.....		479.52
Auditing books, \$65.50, miscellaneous, \$905.11.....		970.61
Janitor, \$318, light, 42 50.....		360.50
Borrowed money, \$1,500, interest on same, \$59.37.....		1,559.37
Agents' balances charged off.....		<u>1,139.41</u>
Total disbursements.....		88,147.77
Balance.....		<u><u>29,584.90</u></u>

## **LEDGER ASSETS**

Cash in office.....	242.37
Deposits in trust companies and banks not on interest.....	917.67
Deposits in trust companies and banks on interest.....	27,400.00
Gross premiums in course of collection, viz. Accident.....	1,004.86
Deposit, Potomac Electric Power Co.....	<u>20.00</u>
Ledger assets as per balance.....	29,584.90

## **NONLEDGER ASSETS**

Furniture and fixtures.....	2,475.37
Supplies, printed matter, and stationery.....	<u>1,200.00</u>
Gross assets.....	33,260.27

## **DEDUCT ASSETS NOT ADMITTED**

Furniture and fixtures.....	\$2,475.37
Supplies, printed matter, and stationery.....	<u>1,200.00</u>
	3,675.37
Total admitted assets.....	<u><u>29,584.90</u></u>

## LIABILITIES

State, county, and municipal taxes due or accrued .....		\$1,300 15
Total amount of all liabilities except capital .....		1,300.15
Capital actually paid up in cash .....	\$31,800 00	
Impairment .....	3,515 25	
Surplus as regards policy holders .....		28,284 75
Total liabilities.....		29,584 90

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1911

Gross premiums less return premiums on risks written or renewed during the year (accident)...	\$6,677 06
Gross losses paid .....	34,882 89

## HOME PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 913 F Street NW (National Union Building), Washington, D C Reincorporated, February 11, 1902 Recommended business, February 11, 1902 John B Larner, president, Philip P. Larner, secretary]

## CAPITAL.

Capital stock paid up in cash .....	\$10,000 00
Amount of ledger assets Dec 31 of previous year.....	\$37,131.28

## INCOME

Gross premiums written and renewed during the year (plate glass) .....	7,037 67
Return premiums on policies canceled.....	106 38
Net premiums .....	6,931.29
Interest on mortgage loans, \$2,002 35, collateral loans, \$33 75.....	2,086.10
Total income.....	8,967.39
Sum.....	46,098 67

## DISBURSEMENTS

Net amount paid policyholders for losses (plate glass) .....	1,500 91
Commissions or brokerage to agents (less amount received on return premiums and reinsurances) (plate glass) .....	1,663 74
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	1,437 50
Rents .....	300 00
State taxes on premiums .....	89 41
Insurance department licenses and fees.....	10 00
All other licenses, fees, and taxes .....	21.43
Advertising.....	51 95
Printing and stationery .....	28 50
Postage, telegraph, telephone, and express .....	1,200 00
Stockholders for interest or dividends.....	135 34
Miscellaneous.....	
Total disbursements.....	6,438 78
Balance.....	39,659.89

## LEDGER ASSETS

Mortgage loans on real estate, first liens.....	35,950.00
Loans secured by pledge of bonds, stocks, or other collaterals.....	900 00
Cash in office.....	294.13
Deposits in trust companies and banks not on interest.....	2,088 88
Gross premiums in course of collection (plate glass)	
On policies or renewals issued on or after Oct 1, 1915 .....	\$417.18
On policies or renewals issued prior to Oct 1, 1915.....	9 70
Ledger assets as per balance.....	426.88
	39,659.89

## NONLEDGER ASSETS.

Interest due and accrued on:	
Mortgages.....	397.41
Collateral loans.....	18 75
Gross assets.....	416.16
	40,076.05

## DEDUCT\*ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1915 .....	9.70
Total admitted assets.....	40,066.35

**LIABILITIES.**

Losses and claims adjusted (plate glass).....	\$247. 50
Unearned premiums.....	3,633. 58
Commissions, brokerage, and other charges due or to become due on policies issued subsequent to Oct 1, 1915, viz Plate glass.....	105. 96
Estimated amount hereafter payable for Federal, State, and other taxes on business of year..	136. 50
Total amount of all liabilities, except capital.....	4,123. 54
Capital actually paid up in cash. ....	\$10,000. 00
Surplus over all liabilities.....	23,942. 81
Surplus as regards policyholders.....	35,942. 81
Total liabilities.....	40,066. 35

**EXHIBIT OF PREMIUMS**

In force Dec 31, 1914 (plate glass) .....	6,272. 66
Written or renewed during the year .....	7,037. 67
Total.....	13,310. 33
Deduct expirations and cancellations.....	6,014. 86
Net in force Dec 31, 1915.....	7,295. 47

**BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1915**

Gross premiums less return premiums on risks written or renewed during the year (plate glass).....	6,931. 29
Gross losses paid.....	1,500. 91



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COMPARATIVE TABLES.

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DISTRICT OF COLUMBIA FIRE INSURANCE  
COMPANIES, DECEMBER 31, 1915.

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TABLE A.—Assets—Showing the nature of the assets on Dec. 31, 1915, of all fire insurance companies of the District of Columbia authorized to transact business in said District

Name	Date of incorporation	Market value of real estate	Loans on mortgages	Loans on stocks and other collateral	Market value of bonds and stocks	Cash in office and banks	Agents' balances	All other assets	Assets not admitted	Total admitted assets
<b>STOCK COMPANIES.</b>										
Arlington Fire.....	1872	\$192,960 00	\$115,149.88	.....	\$74,100 00	\$7,297 65	\$17,505 40	\$16,317.34	\$10,125 99	\$413,264 28
Corcoran Fire.....	1873	68,966 61	203,692 05	.....	.....	7,214 37	1,815 42	4,648 31	951 98	285,294 78
Firemen's.....	1837	75,000 00	211,455 00	.....	34,055 00	9,438 74	13,983 15	3,954 41	541 22	347,345 08
First National.....	1912	455,203 43	103,400 00	.....	990,020 00	84,463 45	149,876 96	46,209 10	24,797 27	1,804,375 67
German-American Fire.....	1872	79,813 98	283,036 00	.....	.....	5,632 70	745 33	4,657 82	1,000 00	372,885 83
National Union.....	1865	170,734 00	113,500 00	\$3,500 00	.....	5,087 67	1,569 17	2,576 07	1,142 70	295,824 12
Potomac.....	1831	36,875 00	213,275 00	.....	95,410 00	17,543 64	29,501 55	3,980 58	.....	396,585 77
Total.....	.....	1,079,553 02	1,243,417 93	3,500 00	1,193,645 00	136,678 13	214,986 98	82,343 63	38,559 16	3,915,575 53
<b>MUTUAL COMPANIES</b>										
Mutual Fire.....	1855	65,928 83	230,715 00	.....	5,350 00	15,718 01	.....	3,666 09	.....	321,378 83
Mutual Investment Fire.....	1890	.....	5,400 00	.....	.....	649 74	.....	70 20	.....	5,119 94
Mutual Protection Fire.....	1878	.....	28,675 00	.....	.....	2,540 08	.....	402 56	.....	31,677 04
Total.....	.....	65,928 83	264,790 00	.....	5,350 00	18,907 83	.....	4,199 75	.....	359,176 41

TABLE B.—Liabilities—Showing the nature of the liabilities on Dec. 31, 1915, of all fire insurance companies of the District of Columbia authorized to transact business in said District

Name	Losses unpaid.		Deduct re-insurance	Net unpaid losses	Unearned premiums, fire	All other claims	Total liabilities except capital.	Capital stock	Net surplus over capital	Surplus as regards policy-holders
	Adjusted	Un-adjusted								
STOCK COMPANIES										
Arlington Fire.....	\$16,825 04	\$9 816 76	\$3,171 57	\$23,470 23	\$18,896 67	\$90,927 23	\$133,294 13	\$200,000 00	\$79,970 15	\$279,970 15
Corcoran Fire.....	375 00			375 00	21,270 07	759 20	22,404 27	100,000 00	162,880 51	262,880 51
Firemen's.....		2,000 00		2,000 00	60,216 98	12,262 27	74,479 25	200,000 00	72,865 83	272,865 83
First National Fire.....	10,189 98	102,697 67	24,578 08	88,309 57	420,325 76	32,206 80	540,842 13	912,502 50	351,031 04	1,263,533 54

TABLE C.—Income of fire insurance companies of the District of Columbia during 1915.

TABLE C.—Income of fire insurance companies of the District of Columbia during 1915.									
MUTUAL COMPANIES									
Name	Net fire premiums	Interest on mortgage loans.	Interest on collateral loans	Interest on bonds and dividends on stock	Interest from all other sources	Rent	All other receipts	Total income	
STOCK COMPANIES									
Arlington Fire.....	\$71,075 40	\$6,657 40	.....	\$3,135 00	.....	\$2,635 69	\$5,500 00	\$89,053 49	
Corcoran Fire.....	15,734 37	9,530 12	.....	..	.....	7,999 92	33 47	23,332 99	
Firemen s.....	58,894 21	11,384 54	\$13 17	2,011 90	.....	4,340 00	237 42	77,006 08	
First National Fire.....	619,881 16	11,913 61	.....	49,688 37	2,840 91	122,336 21	118,104 76	924,891 02	
German American Fire.....	17,949 48	14,408 88	.....	.....	86 45	5,942 59	1,500 00	39,887 40	
National Union.....	26,873 55	6,061 98	.....	.....	.....	11,247 05	.....	44,337 58	
Potomac.....	120,291 85	11,014 33	.....	4,102 78	532 74	2,145 00	.....	138,086 70	
Total.....	930,610 02	70,970 80	188 17	58,938 05	3,516 05	156,956 40	125,495 65	1,346,675 26	
MUTUAL COMPANIES									
Mutual Fire.....	28,086 81	11,690 91	.....	250 00	117 70	3,818 42	3,113 70	47,077 63	
Mutual Investment Fire.....	555 07	318 70	.....	.....	3 80	.....	20 68	77,006 08	
Mutual Protection Fire.....	2,688 23	1,461 26	.....	.....	26 32	.....	.....	4,178 89	
Total.....	31,330 10	13,470 87	.....	250 00	147 82	3,818 42	3,134 47	52,151 74	

German-American Fire.....	139 96	.....	.....	139 96	23,356 72	936 03	248,453 12	348,453 12
National Union.....	.....	547 05	141 10	406 85	30,414 06	3,770 46	161,232 75	261,232 75
Potomac.....	2,803 32	8,278 44	84 23	10,997 53	79,318 29	3,558 85	102,711 10	302,711 10
Total.....	30,233 30	123,340 82	27,974 08	125,699 14	653,798 57	144,420 84	1,179,154 50	2,991,657 00
<b>MUTUAL COMPANIES</b>								
Mutual Fire.....	.....	299 92	.....	299 92	12,298 15	.....	308,780 76	308,780 76
Mutual Investment Fire.....	.....	.....	.....	.....	2,548 22	12,598 07	3,305 84	3,305 84
Mutual Protection Fire.....	.....	.....	.....	.....	1,507 89	2,814 10	29,689 32	29,689 32
Total.....	.....	299 92	.....	299 92	14,071 89	17,400 49	341,775 92	341,775 92

TABLE D.—Expenditures of fire insurance companies of the District of Columbia during 1915.

Name	Fire losses	Dividends to stockholders	Commissions.	Salaries of officers and clerks	Rent	Repairs, expenses, and taxes on real estate	All other taxes, licenses, and insurance department fees	All other expenses	Total expenditures
<b>STOCK COMPANIES.</b>									
Arlington Fire.....	\$50,599 13	\$6,000 00	\$24,901 80	\$4,920 93	\$600 00	\$2,556 33	\$1,519 70	\$17,709 68	\$108,507 57
Cocoon Fire.....	3,070 91	10,000 00	2,335 24	6,095 00	900 00	606 60	390 66	1,552 25	25,610 66
Fireman's.....	11,598 78	12,000 00	11,928 77	8,453 08	2,000 00	2,667 13	1,202 86	3,478 15	53,228 77
First National Fire.....	294,985 20	.....	147,656 33	29,837 48	4,517 00	48,368 46	22,039 71	182,286 19	739,710 37
German American Fire.....	3,410 01	18,000 00	1,430 00	6,515 00	1,000 00	1,162 74	526 79	2,958 97	35,004 11
National Union.....	4,659 72	7,000 00	6,333 45	5,050 04	2,000 00	7,405 98	438 48	2,338 28	35,225 95
Potomac.....	31,908 52	.....	36,305 14	11,000 81	1,251 00	751 95	2,838 83	9,705 86	93,661 21
Total.....	400,232 27	53,000 00	229,491 33	83,372 34	12,268 00	63,578 29	23,977 03	220,029 38	1,090,948 64
<b>MUTUAL COMPANIES</b>									
Mutual Fire.....	9,921 30	.....	.....	9,373 60	1,800 00	1,846 97	15 40	23,803 04	46,780 31
Mutual Investment Fire.....	66 50	.....	.....	117 00	36 00	.....	14 74	107 13	433 37
Mutual Protection Fire.....	631 35	.....	8 95	1,749 96	360 00	.....	10 00	987 97	3,713 23
Total.....	10,640 15	.....	8 95	11,240 56	2,256 00	1,846 97	40 14	24,888 14	50,909 91

TABLE E.—Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual fire insurance companies authorized to transact business in said District Dec 31, 1915.

Name.	Fire risks in force Dec 31, 1914		Fire risks written during 1915		Total fire risks	
	Amount.	Premiums	Amount	Premiums	Amount	Premiums.
STOCK COMPANIES						
Arlington Fire.....	\$16,903,788 00	\$132,253 71	\$14,571,585 00	\$135,197 05	\$31,475,373 00	\$267,450 76
Cocoon Fire.....	9,951,975 83	42,888 12	3,944,307 56	19,366 55	13,896,283 39	62,354 67
Fireman's.....	22,948,149 00	116,522 17	11,843,698 00	73,219 57	34,791,847 00	189,741 74
First National Fire.....	41,053,064 00	548,980 05	83,205,902 00	1,065,658 32	124,258,966 00	1,614,638 37
German-American Fire.....	9,339,179 00	42,714 85	4,641,180 00	20,602 23	13,980,359 00	63,317 88



National Union.....	15,510,368.00	63,617.30	7,354,058.00	37,133.77	22,864,436.00	100,751.07
Potomac.....	19,172,172.00	113,170.23	8,979,336.00	165,832.70	28,151,508.00	282,002.93
Total.....	134,878,695.83	1,000,246.43	134,540,066.56	1,520,010.69	269,418,762.39	2,580,257.12
MUTUAL COMPANIES						
Mutual Fire.....	13,437,829.00	24,162.97	16,976,907.00	28,420.19	30,914,736.00	52,553.16
Mutual Investment Fire.....	219,555.00	534.37	230,505.00	555.07	450,060.00	1,089.44
Mutual Protection Fire.....	1,158,580.00	3,101.03	1,171,680.00	2,695.44	2,330,200.00	5,796.47
Total.....	15,315,964.00	27,798.37	18,379,092.00	31,670.70	33,695,056.00	59,469.07
STOCK COMPANIES						
Arlington Fire.....	\$13,623,518.00	\$134,126.61	\$17,851,855.00	\$133,324.15	\$10,532,149.00	\$7,319,706.00
Corcoran Fire.....	3,613,787.71	15,358.05	10,292,495.68	46,986.62	960,527.98	9,321,967.70
Fireman's.....	10,986,037.00	60,049.97	23,805,810.00	129,691.77	2,394,098.00	7,243.57
First National Fire.....	48,166,564.00	672,083.07	76,092,402.00	942,555.30	15,759,520.00	17,538.97
German-American Fire.....	3,620,820.00	16,134.03	10,359,539.00	47,183.55	303,497.00	190,693.92
National Union.....	5,896,781.00	25,230.09	16,967,645.00	75,530.98	3,221,730.00	2,327.94
Potomac.....	3,060,541.00	108,540.03	24,490,967.00	173,402.90	2,946,371.00	20,606.99
Total.....	89,568,048.71	1,031,521.85	179,850,713.68	1,548,735.27	36,117,892.98	23,150.17
MUTUAL COMPANIES						
Mutual Fire.....	16,911,139.00	27,998.89	14,003,597.00	24,584.27	14,003,597.00	24,584.27
Mutual Investment Fire.....	237,035.00	558.09	212,265.00	831.55	212,265.00	831.55
Mutual Protection Fire.....	1,189,480.00	2,749.26	1,140,780.00	3,047.21	1,140,780.00	3,047.21
Total.....	18,337,714.00	31,306.24	15,357,342.00	28,162.83	15,357,342.00	28,162.83
Net amount in force, fire.						
Deduct expirations and cancellations.			Deduct amount reinsured, fire.		Amount	
Name.			Premiums		Premiums	
STOCK COMPANIES.			Amount		Amount	
Arlington Fire.....			\$17,851,855.00		\$97,887.33	
Corcoran Fire.....			10,292,495.68		7,243.57	
Fireman's.....			23,805,810.00		17,538.97	
First National Fire.....			76,092,402.00		190,693.92	
German-American Fire.....			10,359,539.00		303,497.00	
National Union.....			16,967,645.00		20,606.99	
Potomac.....			24,490,967.00		23,150.17	
Total.....			179,850,713.68		359,448.89	
MUTUAL COMPANIES			Amount		Amount	
Mutual Fire.....			14,003,597.00		14,003,597.00	
Mutual Investment Fire.....			212,265.00		212,265.00	
Mutual Protection Fire.....			1,140,780.00		1,140,780.00	
Total.....			15,357,342.00		15,357,342.00	
Total.....			1,180,286.38		1,180,286.38	

TABLE F.—Business transacted by fire insurance companies of the District of Columbia in said District during 1915.

Name.	Risks written	Premiums received	Losses paid.	Losses incurred	Expenses	Taxes
STOCK COMPANIES						
Arlington Fire.....	\$2,706,586 00	\$13,992 51	\$3,740 09	\$3,058 59	\$7,910 10	\$209 89
Corcoran Fire.....	3,350,566 04	15,734 37	3,070 91	3,076 24	11,873 15	236 02
Firemen's.....	6,954,362 00	32,165 29	6,505 31	4,781 01	20,324 33	482 48
First National Fire.....	863,704 00	7,565 15	586 25	1,195 25	2,533 48	113 53
German-American Fire.....	4,136,538 00	17,950 00	3,410 00	3,409 00	10,924 48	259 54
National Union.....	4,869,038 00	24,151 75	4,659 72	3,684 39	13,334 51	362 28
Phoenix.....	2,892,207 00	15,158 46	3,664 92	2,921 06	7,644 32	227 38
Total.....	25,890,001 04	126,717 53	24,646 20	23,115 54	74,544 37	1,801 12
MUTUAL COMPANIES						
Mutual Fire.....	16,976,907 00	28,086 81	9,921 30	10,031 78	.....	.....
Mutual Investment Fire.....	212,965 00	555 07	96 50	96 50	.....	.....
Mutual Protection Fire.....	1,140,780 00	2,688 28	631 35	631 35	.....	.....
Total.....	18,330,652 00	31,330 16	10,649 15	10,759 63	.....	.....

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## ABSTRACTS.

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COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA  
FIRE INSURANCE COMPANIES, SHOWING THEIR FINANCIAL  
CONDITION ON DECEMBER 31, 1915.

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# ARLINGTON FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No 1505 Pennsylvania Avenue NW, Washington, D C Incorporated, 1872, commenced business, 1872 William King, president, W D. Ellett, secretary.]

## CAPITAL.

Capital stock paid in cash .....	\$200,000.00	
Amount of ledger assets Dec. 31 of previous year .....		<u>\$337,469.80</u>

## INCOME

Gross premium (fire) .....	\$135,197.05	
Deduct gross amount paid for:		
Reinsurance (fire) .....	\$25,478 16	
Return premiums (fire) .....	38,643 49	
	<u>64,121.65</u>	
Total premiums (other than perpetuals) .....		71,075.40
Interest on mortgage loans .....	6,637 40	
Interest on bonds and dividends on stocks .....	3,135 00	
Rents, including company's occupancy of its own buildings .....	2,685 69	
Total interest and rents .....		12,478.09
Borrowed money .....		5,500 00
Total income .....		<u>89,053 49</u>
Total .....		<u>426,523.29</u>

## DISBURSEMENTS

Gross amount paid for losses (fire) .....	\$58,485.24	
Deduct amount received for reinsurance (fire) .....	7,886 11	
Net amount paid for losses .....		50,599 13
Expenses of adjustment and settlement of losses .....		739.81
Commission or brokerage .....		24,601.80
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees .....		4,920 93
Rents, including company's occupancy of its own buildings .....		600 00
Advertising, printing, and stationery .....		320 93
Postage, telegrams, telephone, and express .....		253 10
Legal expenses .....		250 00
Furniture and fixtures .....		71.25
Underwriters' boards and tariff associations .....		453 41
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses .....		43 69
Repairs and expenses on real estate .....		925.18
Taxes on real estate .....		1,631.15
State taxes on premiums .....		598.58
Insurance department licenses and fees .....		451.00
Corporation tax .....	\$50.05	
War revenue stamp tax .....	420.07	
		<u>470.12</u>
Miscellaneous expenses .....		540.28
Interest and dividends to stockholders .....		6,000 00
Borrowed money repaid .....		9,500.00
Interest on borrowed money .....		2,776 46
Loss on sale or maturity of ledger assets (real estate) .....		2,761.25
Total disbursements .....		<u>108,507 57</u>
Balance .....		<u>318,015.72</u>

## LEDGER ASSETS.

Book value of real estate .....	103,727.79	
Mortgage loans on real estate .....	115,149.83	
Book value of bonds and stocks (Schedule D) .....	74,235 00	
Cash in office .....	1,549 55	
Deposits in trust companies and banks not on interest .....	5,748.10	
Agents' balances, representing business written subsequent to Oct 1, 1915 .....	7,379.41	
Agents' balances, representing business written prior to Oct. 1, 1915 .....	10,125.99	
Deposit, Philadelphia underwriters .....	100.00	
Total ledger assets .....		<u>318,015.72</u>

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,678 59
Interest due and accrued on bonds.....	1,038 75
Total.....	\$2,717 34
Market value of real estate over book value.....	89,232 21
Commissions on reinsurance.....	13,500 00
Gross assets.....	423,465 27

## DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1915.....	10,125 99
Book value of ledger assets over market value, viz, bonds.....	75 00
Total.....	10,200 99
Total admitted assets.....	413,264 28

## LIABILITIES

Losses adjusted and unpaid, due and not due .....	16,825 04
Losses in process of adjustment, or in suspense .....	4,051 80
Losses resisted .....	5,764 96
Total claims for losses.....	26,641 80
Deduct reinsurance .....	3,171 57
Net amount of unpaid losses.....	23,470 23
Unearned premiums on fire risks.....	18,896 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	805 80
State, county, and municipal taxes due or accrued .....	1,021 43
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	100 00
Reinsurance premiums.....	35,000 00
Due and to become due for borrowed money.....	54,000 00
Total liabilities, except capital stock.....	133,294 13
Cash capital.....	200,000 00
Surplus over all liabilities.....	79,970 15
Surplus to policyholders.....	279,970 15
Total.....	413,264 28

## RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1914.....	\$16,903,788 00	\$132,253 71
Written during the year.....	14,571,585 00	135,197 05
Total.....	31,475,373 00	267,450 76
Expired and terminated.....	13,623,518 00	134,126 61
In force at end of the year .....	17,851,855 00	133,324 15
Deduct amount reinsured.....	10,532,149 00	97,887 33
Net amount in force.....	7,319,706 00	35,436 82

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered.	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less.....1915.....	\$943,136 00	\$4,040 01	One-half.....	\$2,020 01
2 years.....1914.....	500 00	1 13	One-fourth.....	23
.....1915.....	4,500 00	22 06	Three-fourths.....	16 54
3 years.....1913.....	1,267,350 00	5,737 71	One-sixth.....	956 29
.....1914.....	1,554,731 00	5,882 85	One-half.....	2,941 43
.....1915.....	1,573,620 00	7,490 01	Five-sixths.....	6,241 68
4 years.....1912.....	10,300 00	92 65	One-eighth.....	11 58
5 years.....1911.....	346,495 00	1,938 74	One-tenth.....	198 87
.....1912.....	301,295 00	1,744 16	Three-tenths.....	523 25
.....1913.....	440,845 00	2,442 94	One-half.....	1,221 47
.....1914.....	505,712 00	3,126 38	Seven-tenths.....	2,188 47
.....1915.....	368,222 00	2,853 92	Nine-tenths.....	2,568 53
6 years.....1913.....	3,000 00	14 26	Pro rata.....	8 32
Total.....	7,319,706 00	35,436 82		18,896 67

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$472,805 risks canceled and \$530,476 reinsurance in companies authorized in District of Columbia	\$3,709,567 00
Net risks written	1,003,281 00
Gross premiums received	2,706,586 00
Less \$1,921 04 returned premiums and \$4,694 06 premiums for reinsurance in companies authorized in District of Columbia	20,607 61
Net premiums received	6,615 10
Losses paid (deducting salvage)	13,992 51
Less losses on risks reinsured in companies authorized in District of Columbia	4,013 55
Net losses paid	303 46
Losses incurred	3,740 09
Less losses on risks reinsured in companies authorized in District of Columbia	4,566 55
Net losses incurred	607 96
	3,958 59

## CORCORAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No 604 Eleventh Street NW Incorporated, 1873, commenced business, 1873 William E. Edmonston, president, Louis R. Peak, secretary]

## CAPITAL

Capital stock paid in cash	\$100,000 00
Amount of ledger assets, Dec 31, of previous year	\$273,876.12

## INCOME

Gross premiums (fire)	19,366.55
Deduct gross amount paid for—	
Reinsurance (fire)	\$2,864 90
Return premiums (fire)	767 28
	3,632 18
Total premiums (other than perpetuals)	15,734.37
Interest on mortgage loans	9,530 12
Interest from other sources	35 11
Rents, including company's occupancy of its own buildings	7,999 92
Total interest and rents	17,565.15
Agents' balances previously charged off	33 47
Total income	33,332.99
Total	307,209 11

## DISBURSEMENTS.

Gross amount paid for losses	4,213 95
Deduct amount received for reinsurance (fire)	1,143 04
Net amount paid for losses	3,070 91
Commissions or brokerage	2,335.24
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees	6,685.00
Rents, including company's occupancy of its own buildings	900.00
Advertising, printing, and stationery	416 78
Postage, telegrams, telephone, and express	336 08
Maps, including corrections	75.00
Underwriters' boards and tariff associations	412.58
Repairs and expenses on real estate	55 60
Taxes on real estate	630 00
Insurance department licenses and fees	256 29
All other licenses, fees, and taxes	134.37
Other disbursements, viz	
Policy files	49 60
Sundries	261 61
Interest and dividends to stockholders	10,000 00
Total disbursements	25,610.66
Balance	281,598.45

## LEDGER ASSETS

Book value of real estate	68,966 61
Mortgage loans on real estate	203,602 05
Cash in office	1,175 88
Deposits in trust companies and banks on interest	6,038.49
Agents' balances, representing business written subsequent to Oct 1, 1915	863.44
Agents' balances, representing business written prior to Oct. 1, 1915	951.98
Total ledger assets	281,598.45

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,648.31
Gross assets.....	286,246.76

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct 1, 1915.....	951.98
Total admitted assets.....	285,294.78

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	375.00
Unearned premiums on fire risks.....	21,270.07
State, county, and municipal taxes due or accrued.....	406.02
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	353.18
Total liabilities, except capital stock.....	22,404.27
Cash capital.....	\$100,000.00
Surplus over all liabilities.....	162,890.51
Surplus to policyholders.....	262,890.51
Total.....	285,294.78

## RISKS AND PREMIUMS.

	Fire risks	Premiums
In force Dec 31, 1914.....	\$9,951,975.83	\$42,988.12
Written during the year.....	3,944,307.56	19,366.55
Total.....	13,896,283.39	62,354.67
Expired and terminated.....	3,613,787.71	15,358.05
In force at end of the year.....	10,282,495.68	46,996.62
Deduct amount reinsured.....	960,527.98	7,243.57
Net amount in force.....	9,321,967.70	39,753.05

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less.....1915..	\$704,340.17	\$2,883.09	One-half.....	\$1,441.54
.....1916..	6,250.00	28.13	All.....	28.13
3 years.....1913..	1,973,368.35	7,109.08	One-sixth.....	1,184.84
.....1914..	2,058,345.06	7,323.46	One-half.....	3,661.73
.....1915..	2,458,474.19	11,219.54	Five-sixths.....	9,349.60
.....1916..	9,500.00	31.50	All.....	31.50
5 years.....1911..	354,266.68	1,787.86	One-tenth.....	178.79
.....1912..	473,670.84	2,353.26	Three-tenths.....	705.98
.....1913..	500,877.37	2,654.91	One-half.....	1,327.46
.....1914..	507,233.36	2,572.81	Seven-tenths.....	1,800.97
.....1915..	265,841.68	1,695.81	Nine-tenths.....	1,526.23
Over 5 years.....	9,800.00	93.60	Pro rata.....	33.30
Total.....	9,321,967.70	39,753.05		21,270.07

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.....	Fire. \$3,944,307.56
Less \$205,321.66 risks canceled and \$388,419.86 reinsurance in companies authorized in District of Columbia.....	593,741.52
Net risks written.....	3,350,566.04
Gross premiums received.....	19,366.55
Less \$767.28 returned premiums and \$2,864.90 premiums for reinsurance in companies authorized in District of Columbia.....	3,632.18
Net premiums received.....	15,734.37
Losses paid (deducting salvage).....	4,213.95
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,143.04
Net losses paid.....	3,070.91
Net losses incurred.....	3,076.24



**FIREMEN'S INSURANCE CO., OF WASHINGTON AND GEORGETOWN.**

[Located at No. 301 Seventh Street NW, Washington, D. C. Incorporated, 1837, commenced business, 1837 Allan E. Walker, president W. M. Hoffman, secretary.]

**CAPITAL.**

Capital stock paid in cash.....	\$200,000.00	
Amount of ledger assets, Dec 31, of previous year.....		\$320,734.24

**INCOME**

Gross premiums (fire).....	\$73,219.57	
Deduct gross amount paid for—		
Reinsurance (fire).....	\$6,415.82	
Return premiums (fire).....	7,999.54	
	<u>14,415.36</u>	
Total premiums (other than perpetuals).....		58,804.21
Interest on mortgage loans.....	\$11,384.54	
Interest on collateral loans.....	13.17	
Interest on bonds and dividends on stocks.....	2,011.90	
Interest from other sources.....	14.84	
Rents, including company's occupancy of its own buildings.....	4,540.00	
Total interest and rents.....		17,964.45
Agents' balances previously charged off.....		19.92
Profit on sale or maturity of ledger assets (bonds).....		277.50
Total income.....		<u>77,066.08</u>
Total.....		<u>397,800.32</u>

**DISBURSEMENTS**

Gross amount paid for losses (fire).....	12,802.46	
Deduct amount received for reinsurance (fire).....	1,203.68	
Net amount paid for losses.....		11,598.78
Expenses of adjustment and settlement of losses.....		247.57
Commissions or brokerage.....		11,828.77
Allowances to local agencies for miscellaneous agency expenses.....		50.00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....		8,453.08
Rents, including company's occupancy of its own buildings.....		2,000.00
Advertising, printing, and stationery.....		249.12
Postage, telegrams, telephone, and express.....		220.48
Legal expenses.....		46.00
Furniture and fixtures.....		302.32
Maps, including corrections.....		5.00
Underwriters' boards and tariff associations.....		1,280.52
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		403.16
Repairs and expenses on real estate.....		1,986.13
Taxes on real estate.....		681.00
State taxes on premiums.....		539.00
Insurance department licenses and fees.....		104.00
All other licenses, fees, and taxes.....		559.86
Other disbursements, viz:		
Lighting company's office.....		70.26
Miscellaneous.....		321.35
Dividends to stockholders.....		12,000.00
Interest paid on borrowed money.....		171.12
Loss on sale or maturity of ledger assets (stocks).....		106.25
Total disbursements.....		<u>53,228.77</u>
Balance.....		<u>344,571.55</u>

**LEDGER ASSETS**

Book value of real estate.....	75,000.00	
Mortgage loans on real estate.....	211,455.00	
Book value of bonds and stocks.....	34,660.00	
Cash in office.....	1,842.48	
Deposits in trust companies and banks not on interest.....	7,599.26	
Agents' balances, representing business written subsequent to Oct 1, 1915.....	13,441.93	
Agents' balances, representing business written prior to Oct 1, 1915.....	541.22	
Taxes bought.....	34.66	
Total ledger assets.....		344,571.55

**NON LEDGER ASSETS.**

Interest due and accrued on mortgages.....	\$3,079.38	
Interest due and accrued on bonds.....	734.17	
Interest due and accrued on deposit Philadelphia board.....	6.20	
Rents due and accrued on company's property.....	100.00	
Total.....		3,919.75
Gross assets.....		348,491.30

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct 1, 1915.....	\$541.22
Book value of ledger assets over market value, viz, bonds.....	605.00
Total.....	<u>\$1,146.22</u>
Total admitted assets.....	<u>347,345.08</u>

## LIABILITIES

Losses in process of adjustment or in suspense.....	2,000.00
Unearned premiums on fire risks.....	60,216.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	87.51
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	3,995.78
Return premiums, \$1,602.88, reinsurance premiums, \$250.02.....	1,852.90
Due and to become due for borrowed money.....	5,000.00
Estimated amount hereafter payable for Federal, State, and other taxes.....	1,326.08
Total liabilities, except capital stock.....	<u>74,479.25</u>
Cash capital.....	\$200,000.00
Surplus over all liabilities.....	<u>72,865.83</u>
Surplus to policy holders.....	<u>272,865.83</u>
Total liabilities.....	<u>347,345.08</u>

## RISKS AND PREMIUMS.

	Fire risks	Premiums.
In force Dec 31, 1914.....	\$22,948,149.00	\$116,522.17
Written during the year.....	11,843,693.00	73,219.57
Total.....	34,791,847.00	189,741.74
Expired and terminated.....	10,986,037.00	60,049.97
In force at end of the year.....	23,805,810.00	129,691.77
Deduct amount reinsured.....	2,394,098.00	17,538.97
Net amount in force.....	21,411,712.00	112,152.80

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written.	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1915	\$3,889,492.00	\$27,725.31	One-half.....	\$13,862.86
2 years..... 1914	46,125.00	340.36	One-fourth.....	85.09
1915	4,900.00	52.27	Three-fourths..	39.20
3 years..... 1913	3,779,754.00	15,379.60	One-sixth.....	2,563.27
1914	3,977,274.00	17,157.72	One-half.....	8,578.86
1915	4,576,376.00	23,689.20	Five-sixths.....	19,741.00
4 years..... 1912	26,950.00	146.41	One-eighth.....	18.30
1913	11,750.00	73.97	Three-eighths..	27.74
1914	13,300.00	82.96	Five-eighths..	51.85
5 years..... 1911	786,457.00	3,659.67	One-tenth.....	365.97
1912	902,942.00	4,553.92	Three-tenths..	1,366.18
1913	1,221,389.00	6,401.14	One-half.....	3,200.57
1914	1,213,528.00	6,424.78	Seven-tenths..	4,497.35
1915	961,475.00	6,465.49	Nine-tenths..	5,818.94
Total.....	21,411,712.00	112,152.80	.....	60,216.98

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written...	Fire.
Less \$730,100 risks canceled and \$810,606 reinsurance in companies authorized in District of Columbia.....	\$8,495,068.00
Net risks written.....	<u>1,540,706.00</u>
Gross premiums received.....	6,954,362.00
Less \$2,680.86 returned premiums and \$5,123.02 premiums for reinsurance in companies authorized in District of Columbia.....	39,949.17
Net premiums received.....	<u>7,783.88</u>
	<u>32,165.29</u>

Losses paid (deducting salvage) .....	\$6,295 57
Less losses on risks reinsured in companies authorized in District of Columbia.....	790 26
Net losses paid.....	5,505 31
Losses incurred.....	5,571 27
Less losses on risks reinsured in companies authorized in District of Columbia.....	790 26
Net losses incurred.....	4,781 01

**FIRST NATIONAL FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.**

[Located at No 300, Southern Building, Washington, D C Incorporated 1912, commenced business 1912  
Robert J. Wynne, president, John E Smith, secretary.]

**CAPITAL.**

Capital stock paid in cash.....	\$904,695 00
Amount of ledger assets Dec 31 of previous year .....	1,597,648 43
Increase of paid-up capital during year.....	27,420 00
Extended at.....	1,625,068 43

**INCOME.**

Gross premiums (fire) .....	\$1,033,321.66
Deduct gross amount paid for—	
Reinsurance (fire) .....	\$170,462.85
Return premiums (fire).....	242,977 65
	413,440.50
Total premiums (other than perpetuals) .....	619,881.16
Interest on mortgage loans.....	11,913 61
Interest on bonds and dividends on stocks .....	49,648 37
Interest from other sources .....	2,846 91
Rents, including company's occupancy of its own buildings.....	122,396 21
Total interest and rents.....	186,845.10
Contributed surplus.....	16,533.67
Payments on installment subscriptions to stock .....	14,745 67
Agents' balances previously charged off .....	164 25
Profit on sale or maturity of ledger assets (bonds) .....	6,422 07
Increase in book value of ledger assets (real estate).....	80,296.10
Total income.....	924,891.02
Total.....	2,549,959.45

**DISBURSEMENTS**

Gross amount paid for losses (fire).....	393,590.69
Deduct amount received for—	
Salvage (fire) .....	760 16
Reinsurance (fire).....	97,602 35
Discount (fire).....	242 98
	98,605.49
Net amount paid for losses.....	294,985.20
Expenses of adjustment and settlement of losses.....	9,328 75
Commissions or brokerage.....	147,656.33
Allowances to local agencies for miscellaneous agency expenses.....	680.47
Salaries and expenses of special and general agents .....	24,797.82
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	39,837 48
Rents, including company's occupancy of its own buildings.....	4,517.00
Advertising, printing and stationery.....	12,300 68
Postage, telegrams, telephone, and express.....	5,433.92
Legal expenses.....	1,818.14
Furniture and fixtures.....	734 94
Maps, including corrections.....	3,740 40
Underwriters' boards and tariff associations.....	3,064 60
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	2,071 82
Inspections and surveys .....	1,894 84
Repairs and expenses on real estate, \$31,018 56, interest on mortgages, \$73,298 18, on real estate owned.....	104,216 74
Taxes on real estate.....	17,349 90
State taxes on premiums.....	9,338 96
Insurance department licenses and fees.....	5,900 72
City and county taxes, licenses, and fees, \$2,400 22; internal-revenue stamp tax, \$4 016 81; State corporation taxes, \$403 .....	6,820.03
Collection expenses, \$261 29, miscellaneous home office, \$4,089 73; notary and recording, \$230.31, traveling, \$4,909 65, legal expenses, investments, \$1,263 68 capital stock matters, \$300, insurance publication, \$187.49 .....	11,182 15
Transferred from part-paid capital to full paid .....	27,420 00
Transferred from part-paid capital to surplus .....	1,781.87
Agents' balances charged off .....	2,176.36
Loss on sale or maturity of ledger assets (bonds).....	531 25
Total disbursements.....	739,710 37
Balance.....	1,810,249.08

## LEDGER ASSETS

Book value of real estate.....	\$455,203.43
Mortgage loans on real estate.....	103,400.00
Book value of bonds and stocks.....	998,174.03
Cash in office.....	200.00
Deposits in trust companies and banks on interest.....	84,263.45
Agents' balances, representing business written subsequent to Oct 1, 1915.....	145,252.16
Agents' balances, representing business written prior to Oct 1, 1915.....	4,624.80
Bills receivable taken for fire risks.....	12,351.48
Carusi and Dudley, trustees under mortgage loan.....	435.65
Deposits in underwriters' boards.....	100.00
Due from manager, Southern Building.....	6,244.08
Total ledger assets.....	1,810,249.08

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,121.98
Interest due and accrued on bonds.....	11,793.85
Interest due and accrued on other assets (on bank deposits).....	349.65
Rents due and accrued on company's property.....	11,981.83
Total.....	26,247.31
Other nonledger assets, viz, reinsurance recoverable on paid losses.....	830.58
Gross assets.....	1,837,326.97

## DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct 1, 1915.....	4,624.80
Bills receivable, past due, taken for marine, inland, and fire risks.....	12,351.48
Book value of ledger assets over market value, viz, bonds.....	8,154.03
Special deposits to secure liabilities in Virginia.....	7,168.99
Rents past due—doubtful.....	652.00
Total.....	32,951.30
Total admitted assets.....	1,804,375.67

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	10,189.98
Bills receivable, past due, taken for marine, inland, and fire risks.....	92,741.44
Adjustment expenses paid in 1916 on 1915 losses.....	2,378.23
Losses resisted.....	7,575.00
Total claims for losses.....	112,887.65
Deduct reinsurance.....	24,578.08
Net amount of unpaid losses.....	88,309.57
Unearned premiums at 50 per cent on fire risks running 1 year or less.....	204,084.87
Unearned premiums pro rata on fire risks running more than 1 year.....	216,240.89
Total unearned premiums as computed above.....	420,325.76
Interest due or accrued, remaining unpaid on mortgages on real estate owned.....	6,875.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,084.43
State, county, and municipal taxes due or accrued.....	9,852.44
Unpaid expenses on real estate.....	3,135.00
Accrued taxes on real estate.....	8,702.76
Rents paid in advance.....	757.17
Total liabilities, except capital stock.....	540,842.13
Cash capital, full paid, \$904,695, part paid, \$7,807.50.....	912,502.50
Surplus over all liabilities.....	351,031.04
Surplus to policyholders.....	1,263,533.54
Total.....	1,804,375.67

## RISKS AND PREMIUMS

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$41,053,064.00	\$548,980.05
Written during the year.....	83,205,902.00	1,065,658.32
Total.....	124,258,966.00	1,614,638.37
Expired and terminated.....	48,166,564.00	672,083.07
In force at end of the year.....	76,092,402.00	942,555.30
Deduct amount reinsured.....	15,759,520.00	190,693.92
Net amount in force.....	60,332,882.00	751,861.38

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written.	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1915	\$31,132,212 00	\$408,169 74	One-half.....	\$204,084 87
2 years..... 1914	78,952 00	1,204 42	One-fourth.....	301 10
1915	280,013 00	2,923 30	Three-fourths....	2,192 48
3 years..... 1913	4,543,519 00	57,197 90	One-sixth.....	9,532.98
1914	6,478,197 00	76,053 26	One-half.....	38,026.63
1915	14,740,032 00	156,315 12	Five-sixths.....	130,262.60
4 years..... 1912	4,000 00	50 61	One-eighth.....	6.33
1913	30,782 00	563 72	Three-eighths....	211 40
1914	23,668 00	351 04	Five-eighths....	219.40
1915	42,961 00	874 36	Seven-eighths....	765 07
5 years..... 1911	52,000 00	628.79	One-tenth.....	62 88
1912	189,670 00	4,842.74	Three-tenths....	1,452 82
1913	348,945 00	8,360 13	One-half.....	4,180 07
1914	539,903 00	9,332 51	Seven-tenths..	6,532 76
1915	1,848,028 00	24,993 74	Nine-tenths....	22,494 37
Total.....	60,332,882 00	751,861.38	.....	420,325 76

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$1,177,724 00	\$2,500 00
Less \$233,445 risks canceled and \$80,575 reinsurance in companies authorized in District of Columbia.....	314,020 00	.....
Net risks written.....	863,704.00	.....
Gross premiums received.....	10,605 09	3 75
Less \$2,655 65 returned premiums and \$384 31 premiums for reinsurance in companies authorized in District of Columbia.....	3,039 94	.....
Net premiums received.....	7,565 15	.....
Losses paid (deducting salvage).....	595 25	.....
Net losses incurred.....	1,195 25	.....

## THE GERMAN-AMERICAN FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No 511 Seventh Street NW, Washington, D. C. Incorporated, 1873, commenced business, 1873. E. G. Schafer, president, H. H. Bergmann, secretary]

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00
Amount of ledger assets, Dec. 31 of previous year.....	\$352,544.72

## INCOME.

Gross premiums (fire).....	20,602 73
Deduct gross amount paid for—	
Reinsurance (fire).....	\$1,130 76
Return premiums (fire).....	1,522 49
	2,653.25
Total premiums (other than perpetuals).....	17,949 48
Interest on mortgage loans.....	\$14,408 88
Interest from other sources.....	80 45
Rents, including company's occupancy of its own buildings.....	5,942 59
Total interest and rents.....	20,437.92
Borrowed money.....	1,500 00
Total income.....	39,887 40
Total.....	392,432.12

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	\$3,425 01
Deduct amount received for reinsurance (fire).....	15 00
Net amount paid for losses.....	\$3,410.01
Expenses of adjustment and settlement of losses.....	24 70
Commissions or brokerage.....	1,430 60
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	6,515 00
Rents, including company's occupancy of its own buildings.....	1,000 00
Advertising, printing, and stationery.....	307 29
Postage, telegrams, telephone, and express.....	131 95
Furniture and fixtures.....	10 78
Underwriters' boards and tariff associations.....	534.57
Repairs and expenses on real estate.....	221 79
Taxes on real estate.....	940.95
State taxes on premiums.....	249 74
Insurance department licenses and fees.....	60 00
Federal corporation tax.....	\$217 05
Electric light, examining committees, bonding companies, internal-revenue stamps, etc.....	442 80
Interest and dividends to stockholders.....	659 85
Borrowed money and interest repaid.....	18,000 00
	1,508 88
Total disbursements.....	35,004.11
Balance.....	357,428 01

## LEDGER ASSETS

Book value of real estate.....	68,013 95
Mortgage loans on real estate.....	283,036 00
Cash in office.....	532 19
Deposits in trust companies and banks on interest.....	5,100 51
Agents' balances, representing business written subsequent to Oct. 1, 1915.....	745 33
Total ledger assets.....	357,428 01

## NONLEDGER ASSETS

Interest due and accrued on mortgages.....	3,657 82
Market value of real estate over book value.....	11,800 00
Office furniture and fixtures.....	1,000 00
Gross assets.....	373,885 83

## DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes.....	1,000 00
Total admitted assets.....	372,885 83

## LIABILITIES.

Losses adjusted and unpaid, due and not due.....	139 96
Unearned premiums on fire risks.....	23,356 72
State, county, and municipal taxes due or accrued.....	936.03
Total liabilities, except capital stock.....	24,432.71
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	248,453 12
Surplus to policyholders.....	348,453 12
Total.....	372,885 83

## RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec. 31, 1914.....	\$9,339,179 00	\$42,714 85
Written during the year.....	4,641,180 00	20,602 73
Total.....	13,980,359 00	63,317 58
Expired and terminated.....	3,620,820 00	16,134.03
In force at end of the year.....	10,359,539 00	47,183 55
Deduct amount reinsured.....	303,497 00	2,327 94
Net amount in force.....	10,056,042 00	44,855.61

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less.....1915.	\$1,120,557 00	\$3,925 88	One-half.....	\$1,962.94
1915.	4,450 00	28 99	Three-fourths..	21 75
3 years.....1913.	2,211,649 00	9,136 85	One-sixth.....	1,522 81
1914.	2,558,826 00	10,723 92	One-half.....	5,361 96
1915.	2,819,140 00	12,320.05	Five-sixths....	10,266 70
5 years.....1911.	237,880 00	1,532 12	One-tenth.....	153 21
1912.	248,629 00	1,635 46	Three-tenths..	490 65
1913.	270,091 00	1,598 35	One-half.....	799 17
1914.	288,270 00	1,905 27	Seven-tenths..	1,333 69
1915.	296,550 00	2,048 71	Nine-tenths..	1,443 84
Total.....	10,056,042 00	44,855 61	.....	23,356 72

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written.....	Fire \$4,641,180 00
Less \$351,250 risks canceled and \$153,392 reinsurance in companies authorized in District of Columbia.....	504,642.00
Net risks written.....	4,136,538 00
Gross premiums received.....	20,603 00
Less \$1,522 returned premiums and \$1,131 premiums for reinsurance in companies authorized in District of Columbia.....	2,653 00
Net premiums received.....	17,950 00
Losses paid (deducting salvage).....	3,425 00
Less losses on risks reinsured in companies authorized in District of Columbia.....	15 00
Net losses paid..	3,410 00
Losses incurred.....	3,514 00
Less losses on risks reinsured in companies authorized in District of Columbia.....	15 00
Net losses incurred.....	3,499 00

## NATIONAL UNION INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at No. 918 F Street NW, Washington, D. C. Incorporated, 1865, commenced business, 1865.  
Albert F. Fox, president, Philip F. Larner, secretary.]

## CAPITAL.

Capital stock paid in cash.....	\$100,000 00
Amount of ledger assets Dec 31 of previous year.....	\$272,738.23

## INCOME

Gross premiums (fire).....	37,133 77
Deduct gross amount paid for—	
Reinsurance (fire).....	\$6,628.39
Return premiums (fire).....	3,631 83
	10,260.22
Total premiums (other than perpetuals).....	26,873 55
Interest on mortgage loans.....	6,061 98
Interest on collateral loans.....	175 00
Rents, including company's occupancy of its own buildings.....	11,247 05
Total interest and rents.....	17,484.03
Total income.....	44,357 58
Total.....	317,095 81

## DISBURSEMENTS.

Gross amount paid for losses (fire).....	5,944 87
Deduct amount received for reinsurance (fire).....	1,285 15
Net amount paid for losses.....	4,659 72
Commissions or brokerage.....	6,333 45
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	5,050.04
Rents, including company's occupancy of its own buildings.....	2,000 00
Advertising, printing, and stationery.....	371.67

Postage, telegrams, telephone, and express .....	\$198 40
Underwriters' boards and tariff associations .....	323 50
Repairs and expenses on real estate .....	5,578.67
Taxes on real estate .....	1,827 31
State taxes on premiums .....	285.00
Insurance department licenses and fees .....	76.25
Federal corporation tax .....	77.23
Miscellaneous .....	618 97
Interest and dividends to stockholders .....	7,000 00
Agents' balances charged off .....	825 74
Total disbursements .....	35,225 95
Balance .....	281,869 86

## LEDGER ASSETS

Book value of real estate .....	158,213.11
Mortgage loans on real estate .....	113,500.00
Loans secured by pledge of bonds, stocks, or other collateral .....	3,500 00
Cash in office .....	2,113.95
Deposits in trust companies and banks not on interest .....	2,973.67
Agents' balances, representing business written subsequent to Oct. 1, 1915 .....	1,426 43
Agents' balances, representing business written prior to Oct. 1, 1915 .....	142 70
Total ledger assets .....	281,869.86

## NONLEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,211.71
Interest due and accrued on collateral loans .....	39 86
Rents due and accrued on company's property .....	324 50
Total .....	1,576 07
Market value of real estate over book value .....	12,520 89
Other nonledger assets, viz, furniture, maps, etc. ....	1,000 00
Gross assets .....	296,966.82

## DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes .....	1,000 00
Agents' balances, representing business written prior to Oct. 1, 1915 .....	142 70
Total .....	1,142 70
Total admitted assets .....	295,824.12

## LIABILITIES

Losses in process of adjustment, or in suspense .....	547 95
Deduct reinsurance .....	141 10
Net amount of unpaid losses .....	406 85
Unearned premiums on fire risks .....	30,414 06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	560 67
State, county, and municipal taxes due or accrued .....	487.99
Reinsurance \$2,699 58, and return premiums \$22.22 .....	2,721 80
Total liabilities, except capital stock .....	34,591 37
Cash capital .....	100,000 00
Surplus over all liabilities .....	161,232.75
Surplus to policy holders .....	261,232 75
Total liabilities .....	295,824.12

## RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1914 .....	\$15,510,368 00	\$63,617 30
Written during the year .....	7,354,058 00	37,133 77
Total .....	22,864,426 00	100,751 07
Expired and terminated .....	5,896,781.00	25,230 09
In force at end of the year .....	16,967,645 00	75,520 98
Deduct amount reinsured .....	3,221,730 00	20,606.99
Net amount in force .....	13,745,915 00	54,913 99



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written		Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned.
1 year or less.....	1915	\$579,888 00	\$3,118 84	One-half.....	\$1,559 42
3 years.....	1913..	2,891,093 00	9,396 66	One-sixth.....	1,566 11
	1914..	3,495,637 00	12,169 23	One-half.....	6,084 64
	1915..	4,119,177 00	17,170 65	Five-sixths.....	14,308 88
5 years.....	1911..	327,014 00	1,680 87	One-tenth.....	168 09
	1912..	607,022 00	3,033 84	Three-tenths.....	910 15
	1913..	641,991 00	2,723 30	One-half.....	1,361 65
	1914..	660,129 00	3,016 91	Seven-tenths.....	2,111 84
	1915..	423,964 00	2,603 64	Nine-tenths.....	2,343 28
Total.....		13,745,915 00	54,913 99	.....	30,414 06

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written (fire)	\$7,354,058.00
Less \$10,279 54 risks canceled, and \$13,300 66 reinsurance in companies authorized in District of Columbia.....	2,368,020.00
Net risks written.....	4,986,038.00
Gross premiums received.....	37,133 77
Less \$3,631 83 returned premiums and \$6,628 39 premiums for reinsurance in companies authorized in District of Columbia.....	10,260 22
Net premiums received.....	26,873 55
Losses paid (deducting salvage).....	5,944 87
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,285 15
Net losses paid.....	4,659 72
Losses incurred.....	5,110 64
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,426 25
Net losses incurred.....	3,684 39

## POTOMAC INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 900 F Street NW. Incorporated, 1831, commenced business, 1831 George W. White president, Alex K. Phillips, secretary]

## CAPITAL

Capital stock paid in cash.....	\$200,000.00
Amount of ledger assets Dec. 31 of previous year.....	\$330,763.44

## INCOME.

Gross premium (fire).....	161,767.24
Deduct gross amount paid for—	
Reinsurance (fire).....	\$8,640 68
Return premiums (fire).....	32,834 71
	41,475 39
Total premiums (other than perpetuals).....	120,291.85
Interest on mortgage loans.....	11,014 33
Interest on bonds and dividends on stocks.....	4,102 78
Interest from other sources.....	632 74
Rents, including company's occupancy of its own buildings.....	2,145.00
Total interest and rents.....	17,794 85
Total income.....	138,086 70
Total.....	468,850 14

## DISBURSEMENTS

Gross amount paid for losses (fire).....	33,235.39
Deduct amount received for—	
Salvage (fire).....	225 97
Reinsurance (fire).....	1,100 90
	1,326 87
Net amount paid for losses.....	31,908.52
Expenses of adjustment and settlement of losses.....	534 06
Commissions or brokerage.....	35,305.14
Salaries and expenses of special and general agents.....	3,292 06
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees.....	11,900.81

Rents, including company's occupancy of its own buildings.....	\$1,251 00
Advertising, printing, and stationery.....	864 18
Postage, telegrams, telephone, and express .....	492 36
Legal expenses.....	2,032 06
Furniture and fixtures.....	51 17
Maps, including corrections.....	210 00
Underwriters' boards and tariff associations.....	950 86
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	117 84
Inspections and surveys.....	207 50
Repairs and expenses on real estate.....	501 48
Taxes on real estate.....	249 57
State taxes on premiums.....	835 93
Insurance department licenses and fees.....	1,640 59
All other licenses, fees, and taxes.....	356 31
Miscellaneous expense.....	184 11
Agents' balances charged off.....	769 06
Total disbursements.....	93,661 21
Balance.....	375,188 93

## LEDGER ASSETS.

Book value of real estate.....	36,875 00
Mortgage loans on real estate.....	213,275 00
Book value of bonds and stocks.....	76,683 70
Cash in office.....	328 14
Deposits in trust companies and banks not on interest.....	1,149 62
Deposits in trust companies and banks on interest.....	16,065 83
Agents' balances, representing business written subsequent to Oct 1, 1915.....	29,501 55
Due from other companies.....	1,210 04
Special deposit .....	100 00
Total ledger assets.....	375,188 93

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,201 83
Interest due and accrued on bonds.....	340 83
Rents due and accrued on company's property.....	12 33
Total.....	2,554 99
Market value of bonds and stocks over book value.....	18,726 30
Balance in banks covering outstanding dividend checks.....	115 55
Total admitted assets.....	396,585 77

## LIABILITIES

Losses adjusted and unpaid, due and not due.....	2,803 32
Losses in process of adjustment, or in suspense.....	5,493 44
Losses resisted.....	2,785 00
Total claims for losses.....	11,081 76
Deduct reinsurance.....	84 23
Net amount of unpaid losses.....	10,997 53
Unearned premiums on fire risks .....	79,318 29
Dividends declared and unpaid to stockholders.....	115 55
Salaries, rents, expenses, bills, accounts, fees, etc, due or accrued.....	94 72
State, county and municipal taxes due or accrued.....	2,400 00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	868 67
Rents received in advance.....	79 91
Total liabilities, except capital stock.....	93,874 67
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	102,711 10
Surplus to policyholders.....	302,711 10
Total liabilities.....	396,585 77

## RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1914.....	\$19,172,172 00	\$113,170 23
Written during the year.....	8,979,336 00	168,832 70
Total.....	28,151,508 00	282,002 93
Expired and terminated.....	3,660,541 00	108,540 03
In force at end of the year .....	24,490,967 00	173,162 90
Deduct amount reinsured.....	2,946,371 00	23,150 17
Net amount in force.....	21,544,596 00	150,312 73

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums (collected) less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1915	\$10,218,778 00	\$97,862.21	One-half.....	\$48,931.11
2 years..... 1914	53,750 00	270 69	One-fourth.....	67.67
..... 1915	18,350 00	228 86	Three-fourths ..	171.64
3 years..... 1913	2,163,704 00	6,873 60	One-sixth.....	1,145.56
..... 1914	2,996,070 00	11,496 39	One-half.....	5,748.12
..... 1915	3,047,383 00	16,760 01	Five-sixths.....	13,966.65
4 years..... 1912	11,450 00	36 69	One-eighth.....	4 58
..... 1911	4,500 00	68 36	Five-eighths.....	42 72
..... 1915	6,000 00	37 13	Seven-eighths ..	32 48
5 years..... 1911	673,121 00	3,332 34	One-tenth.....	333 23
..... 1912	582,880 00	2,513 54	Three-tenths ..	754.00
..... 1913	615,524 00	2,824 17	One-half.....	1,412.08
..... 1914	662,000 00	3,128 96	Seven-tenths ..	2,190 27
..... 1915	447,286 00	3,617 71	Nine-tenths.....	3,255 94
Advance premiums.....	163,800 00	1,262 07	100 per cent.....	1,262 07
Total.....	21,544,596.00	150,312 73	.....	79,318 29

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

Gross risks written	Fire
Less \$818,200 risks canceled and \$1,216,500 reinsurance in companies authorized in District of Columbia.....	\$1,926,907 00
Net risks written.....	2,031,700 00
Gross premiums received.....	2,892,207 00
Less \$2,264 30 returned premiums and \$5,699 01 premiums for reinsurance in companies authorized in District of Columbia .....	23,121 77
Net premiums received.....	7,963 31
Losses paid (deducting salvage)	15,158.46
Less losses on risks reinsured in companies authorized in District of Columbia .....	4,467 28
Net losses paid.....	802 36
Losses incurred.....	3,664 92
Less losses on risks reinsured in companies authorized in District of Columbia.....	3,196.38
Net losses incurred.....	275 32
	2,921.06

## MUTUAL FIRE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Located at northwest corner New York Avenue and Thirteenth Street NW, Washington, D. C. Incorporated, 1855, commenced business, 1855 George T. Dearing, president, L. Pierce Boteler, secretary.]

## BALANCE.

Amount of ledger assets Dec 31 of previous year ..... \$317,044.52

## INCOME.

Gross premiums (fire) .....	\$28,420.19	
Deduct gross amount paid for return premiums (fire).....	333 38	
Total premiums (other than perpetuals).....		28,086 81
Interest on mortgage loans.....	11,690 91	
Interest on bonds and dividends on stocks.....	250 00	
Interest from other sources .....	117 70	
Rents, including company's occupancy of its own buildings .....	3,818 42	
Total interest and rents.....		15,877.03
From other sources, viz		
Fees for duplicate policies.....	11 50	
Deposited to reinstate insurance.....	102 29	
Borrowed money.....	3,000 00	
		3,113.79
Total income.....		47,077.63
Total.....		<u>364,122.15</u>

## DISBURSEMENTS

Net amount paid for losses (fire).....	\$9,921 30
Expenses of adjustment and settlement of losses.....	40 00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	9,373 60
Rents, including company's occupancy of its own buildings.....	1,800 00
Advertising, printing, and stationery.....	362 99
Postage, telegrams, telephone, and express.....	438 89
Furniture and fixtures.....	248 90
Maps, including corrections.....	78 00
Repairs and expenses on real estate.....	1,039 65
Taxes on real estate.....	807 32
Insurance department licenses and fees.....	10 00
All other licenses, fees, and taxes.....	5 40
Miscellaneous office expenses.....	\$315 55
Borrowed money.....	3,000 00
Interest on borrowed money.....	76 02
Deposits premiums returned to policyholders.....	3,391 57
	19,242 69
Total disbursements.....	46,760 31
Balance.....	317,361 84

## LEDGER ASSETS.

Book value of real estate.....	65,928 83
Mortgage loans on real estate.....	230,715 00
Book value of bonds and stocks.....	5,000 00
Cash in office.....	2,481 37
Deposits in trust companies and banks on interest.....	13,236 64
Total ledger assets.....	317,361 84

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,646 16
Interest due and accrued on bonds.....	20 83
Total.....	3,666 99
Market value of bonds and stocks over book value.....	350 00
Total admitted assets.....	321,378 83

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	299 92
Unearned premiums on fire risks.....	12,298 15
Total.....	12,598 07
Surplus to policyholders.....	308,780 76
Total liabilities.....	321,378 83

## RISKS AND PREMIUMS

	Fire risks.	Premiums.
In force Dec. 31, 1914.....	\$13,937,829 00	\$24,162 97
Written during the year.....	16,976,907 00	28,420 19
Total.....	30,914,736 00	52,583 16
Expired and terminated.....	16,911,139 00	27,998 89
In force at end of the year.....	14,003,597 00	24,584 27

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged, less reinsurance	Fraction unearned	Amount of premium unearned
1 year or less..... 1915.....	\$13,826,868 00	\$23,528 07	One-half.....	\$11,764 03
2 years..... 1914.....	22,000 00	73 10	One-fourth.....	18 28
..... 1915.....	8,790 00	30 20	Three-fourths.....	22 65
3 years..... 1913.....	26,888 00	143 97	One-sixth.....	23 99
..... 1914.....	26,375 00	145 50	One-half.....	72 75
..... 1915.....	55,249 00	273 88	Five-sixths.....	232 40
4 years..... 1912.....	2,800 00	11 80	One-eighth.....	1 48
5 years..... 1911.....	13,600 00	132 00	One-tenth.....	13 20
..... 1913.....	11,030 00	105 75	One-half.....	52 87
..... 1914.....	5,000 00	125 00	Seven-tenths.....	87 50
..... 1915.....	2,000 00	10 00	Nine-tenths.....	9 00
Total.....	14,003,597 00	24,584 27		12,298 15

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Net risks written.....	\$16,976,907 00
Gross premiums received.....	28,420 19
Less returned premiums in companies authorized in District of Columbia .....	333 38
Net premiums received.....	28,086 81
Losses paid (deducting salvage).....	9,921 30
Net losses incurred.....	10,031 78

## MUTUAL INVESTMENT FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No. 820 Washington Loan & Trust Building, Washington, D. C. Incorporated, 1896; commenced business, 1896. Bernard Leonard, president, Horace L. Beall, secretary.]

## BALANCE.

Amount of ledger assets, Dec. 31, of previous year.....	\$5,582 86
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## INCOME.

Total premiums (fire).....	555 07
Interest on mortgage loans.....	\$318 70
Interest from other sources.....	3 80
Total interest.....	322 50
From other sources, viz	
Surveys.....	10 00
Refund settlement returned.....	9 68
Overdeposit in bank by treasurer.....	1 00
Total income.....	898 25
Total.....	6,481 11

## DISBURSEMENTS.

Net amount paid for losses (fire).....	96 50
Expenses of adjustment and settlement of losses.....	15 00
Salaries, fees, and other charges of officers, directors, trustees, agents, and home-office employees.....	117 00
Rents, including company's occupancy of its own buildings.....	96 00
Advertising, printing, and stationery.....	18 69
Postage.....	2 50
Legal expenses (notary's fees).....	1 00
Furniture and fixtures.....	7 00
Inspections and surveys.....	10 00
Insurance department licenses and fees.....	10 00
All other licenses, fees, and taxes, Federal tax.....	4 74
Expenses of annual meeting.....	12 00
Refund on canceled policies.....	30 94
Auditing.....	5 00
Making report to superintendent of insurance.....	5 00
Total disbursements.....	431 37
Balance.....	6,049.74

## LEDGER ASSETS.

Mortgage loans on real estate.....	5,400 00
Cash in office.....	8 45
Deposits in trust companies and banks on interest.....	641 29
Total ledger assets.....	6,049 74

## NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	70 20
Total admitted assets.....	6,119 94

## LIABILITIES

Unearned premiums on fire risks.....	265 88
Overdeposit in bank.....	1 00
Apportioned savings and earnings.....	2,547 22
Total.....	2,814 10
Surplus to policyholders.....	3,305 84
Total liabilities.....	6,119.94

## RISKS AND PREMIUMS

	Fire risks	Premiums.
In force Dec 31, 1914 . . . . .	\$219,555	\$534 37
Written during the year . . . . .	230,505	555 07
Total . . . . .	450,060	1,089 44
Expired and terminated . . . . .	237,095	558 09
In force at end of the year . . . . .	212,965	531 35

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance	Fraction unearned	Amount of premium unearned
1 year less . . . . . 1915 .	\$207,265	\$509 55	One-half . . . . .	\$254 78
2 years . . . . . 1915 .	3,200	12 80	Three-fourths . . . . .	9 60
3 years . . . . . 1914 .	2,500	9 00	One-sixth. . . . .	1 50
Total . . . . .	212,965	531 35		265 88

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR.

Gross risks written . . . . .	Fire \$215,415 00
Less risks canceled . . . . .	2,450 00
Net risks written . . . . .	212,965 00
Net premiums received . . . . .	555 07
Losses paid (deducting salvage) . . . . .	96 50
Net losses incurred . . . . .	96 50

## MUTUAL PROTECTION FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Located at No 1333 F Street NW, Washington, D C Incorporated, 1876, commenced business, 1876.  
James B. Lambie, president; William A Johnson, secretary and treasurer.]

Amount of ledger assets, Dec 31, of previous year . . . . . \$30,757.45

## INCOME

Gross premiums, fire . . . . .	\$2,695.44	
Deduct gross amount paid for return premiums, fire . . . . .	7 16	
Total premiums . . . . .		2,688.28
Interest on mortgage loans . . . . .	1,461 26	
Interest from other sources . . . . .	28 32	
Total interest . . . . .		1,487.58
Total income . . . . .		4,175.86
Total . . . . .		<u>34,933 31</u>

## DISBURSEMENTS

Net amount paid for losses, fire . . . . .	631.35
Commissions or brokerage . . . . .	8 95
Salaries, fees, and other charges of officers, directors, trustees, agents, and home office employees . . . . .	1,749 96
Rents, including company's occupancy of its own buildings . . . . .	360 00
Advertising, printing, and stationery . . . . .	32 28
Postage, telegrams, telephone, and express . . . . .	5.50
Insurance department licenses and fees . . . . .	10 00
Returned to policyholders for rebate or dividends . . . . .	920 19
Total disbursements . . . . .	3,718.23
Balance . . . . .	<u>31,215.08</u>

## LEDGER ASSETS.

Mortgage loans on real estate . . . . .	28,675.00
Cash in office . . . . .	249 70
Deposits in trust companies and banks on interest . . . . .	2,290.38
Total ledger assets . . . . .	<u>31,215 08</u>

## NONLEDGER ASSETS

Interest due and accrued on mortgages.....	\$462 56
Total admitted assets.....	31,677.64

## LIABILITIES

Unearned premiums on fire risks.....	1,507 86
Dividends declared and unpaid to policyholders.....	475 88
State, county, and municipal taxes due or accrued for Federal corporation tax..	4 58
Total.....	1,988 32
Surplus to policyholders.....	29,689 32
Total liabilities.....	31,677.64

## RISKS AND PREMIUMS

	Fire risks	Premiums
In force Dec 31, 1914.....	\$1,158,580	\$3,101 03
Written during the year.....	1,171,680	2,695.41
Total.....	2,330,260	5,796 47
Expired and terminated.....	1,189,480	2,710 21
Net amount in force at end of the year.....	1,140,780	3,047 21

## RECAPITULATION OF FIRE RISKS AND PREMIUMS

Term and year written	Amount covered	Gross premiums charged less reinsurance.	Fraction unearned	Amount of premium unearned
1 year or less. .... 1915.	\$1,025,330	\$2,547 80	One-half.....	\$1,273 90
3 years..... 1913 ..	20,000	72 75	One-sixth.....	12.13
..... 1914.	35,700	155 37	One-half.....	77 69
..... 1915.	33,600	122 33	Five-sixths.....	101 94
5 years..... 1911 ..	16,000	95 33	One-tenth.....	9 53
..... 1913 ..	8,000	39 00	One-half.....	19 50
..... 1915	2,150	14 63	Nine-tenths...	13.17
Total.....	1,140,780	3,047.21	.....	1,507.86

## BUSINESS IN THE DISTRICT OF COLUMBIA DURING THE YEAR

	Fire
Gross risks written.....	\$1,171,680 00
Less risks canceled.....	30,900 00
Net risks written.....	1,140,780.00
Gross premiums received.....	2,695.44
Less returned premiums.....	7.16
Net premiums received.....	2,688 28
Losses paid (deducting salvage)....	631.35
Net losses incurred.....	631.35





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COMPARATIVE TABLES.

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DOMESTIC FIRE INSURANCE COMPANIES,  
DECEMBER 31, 1915.

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TABLE A.—Assets—Showing the nature of the assets of domestic joint-stock fire and District of Columbia,

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
Ætna, Hartford, Conn.....	1819	\$410,000.00		
Agricultural, Watertown, N. Y.....	1863	30,250.00	\$685,382.00	\$73,120.17
American Central, St. Louis, Mo.....	1853		25,000.00	4,500.00
American Druggists' Fire, Cincinnati, Ohio.....	1906			
American Eagle Fire, New York, N. Y.....	1915			
American & Foreign Marine, New York, N. Y.....	1896			
American, Newark, N. J.....	1846	454,700.00	1,969,746.00	
Automobile, Hartford, Conn.....	1907		69,500.00	65,000.00
Boston, Boston, Mass.....	1873	513,673.92	366,600.00	
Buffalo German, Buffalo, N. Y.....	1867	525,000.00	541,350.00	16,800.00
Camden Fire, Camden, N. J.....	1841	99,000.00	773,015.00	22,500.00
Citizens, St. Louis, Mo.....	1837		61,700.00	
Columbia, Jersey City, N. J.....	1901			
Commercial Union Fire, New York, N. Y.....	1890			
Commonwealth, New York, N. Y.....	1883	27,583.45	255,700.00	
Connecticut Fire, Hartford, Conn.....	1850		759,600.00	30,000.00
Continental, New York, N. Y.....	1853	1,170,000.00	2,700.00	
Concordia Fire, Milwaukee, Wis.....	1870		929,150.00	
County Fire, Philadelphia, Pa.....	1882	66,400.00	54,845.00	
Equitable Fire & Marine, Providence, R. I.....	1859	101,180.00	106,600.00	
Federal, Jersey City, N. J.....	1901		28,000.00	
Fidelity-Phenix Fire, New York, N. Y.....	1910	566,500.00	15,500.00	
Fire Association of Philadelphia, Philadelphia, Pa.....	1820	718,550.00	2,017,841.66	85,826.00
Fireman's Fund, San Francisco, Cal.....	1863	571,000.00	1,138,153.90	339,459.67
Firemen's, Newark, N. J.....	1855	1,074,129.63	2,491,700.00	
Franklin Fire, Philadelphia, Pa.....	1829	129,500.00	22,985.00	
German Alliance, New York, N. Y.....	1897			
German American Fire, Baltimore, Md.....	1880	58,388.34	719,794.39	32,733.25
German American, New York, N. Y.....	1872	1,870,000.00	53,150.00	
Germania Fire, New York, N. Y.....	1859	738,663.02	720,250.00	
Girard Fire & Marine, Philadelphia, Pa.....	1853	267,250.00	235,900.00	32,000.00
Glens Falls, Glens Falls, N. Y.....	1849	247,419.79	1,699,300.00	200,000.00
Globe & Rutgers Fire, New York, N. Y.....	1899	72,945.00	76,700.00	
Granite State Fire, Portsmouth, N. H.....	1885	45,000.00	24,200.00	10,000.00
Hanover Fire, New York, N. Y.....	1852	979,300.00		
Hartford Fire, Hartford, Conn.....	1810	721,000.00	465,500.00	35,000.00
Home, New York, N. Y.....	1853		5,500.00	
Humboldt Fire, Pittsburgh, Pa.....	1871	108,081.36	845,831.15	31,310.00
Imperial Assurance, New York, N. Y.....	1899			
Insurance Company of North America, Philadelphia, Pa.....	1794	305,682.20	177,724.25	
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.....	1794	366,214.05	53,850.00	
Maryland Motor Car, Wilmington, Del.....	1910			
Massachusetts Fire & Marine, Boston, Mass.....	1910			
Mechanic & Traders, New Orleans, La.....	1869	23,500.00		
Mercantile Insurance Co. of America, New York, N. Y.....	1897			
Milwaukee Mechanics, Milwaukee, Wis.....	1852	15,300.00	1,747,209.90	
National Fire, Hartford, Conn.....	1869	598,000.00	1,662,325.00	
National Union Fire, Pittsburgh, Pa.....	1901	30,654.40	410,300.00	117,500.00
Newark Fire, Newark, N. J.....	1811	136,226.47	497,995.75	
New Hampshire Fire, Manchester, N. H.....	1869	264,000.00	39,500.00	
Niagara Fire, New York, N. Y.....	1850		551,000.00	
North River, New York, N. Y.....	1822		210,400.00	
Northwestern National, Milwaukee, Wis.....	1869	178,000.00	1,528,100.00	
Old Colony, Boston, Mass.....	1906		41,000.00	
Orient, Hartford, Conn.....	1867	178,186.38		
Pennsylvania Fire, Philadelphia, Pa.....	1825	131,000.00	163,500.00	61,457.82
Peoples National Fire, Wilmington, Del.....	1908	198,859.94	449,250.00	7,000.00
Phoenix, Hartford, Conn.....	1854	233,105.90	147,780.00	
Providence-Washington, Providence, R. I.....	1799		65,000.00	
Queen, New York, N. Y.....	1891		63,000.00	
Rhode Island, Providence, R. I.....	1905			
St. Paul Fire & Marine, St. Paul, Minn.....	1835	235,774.34	1,176,030.00	
Security, New Haven, Conn.....	1841	265,000.00	380,700.00	
Springfield Fire & Marine, Springfield, Mass.....	1849	300,000.00	2,112,770.00	
Standard Fire, Hartford, Conn.....	1905			
Sterling Fire, Indianapolis, Ind.....	1911		1,194,463.38	2,918.79
Teutonia Fire, Pittsburgh, Pa.....	1871	79,267.64	583,262.60	
Virginia Fire & Marine, Richmond, Va.....	1832	118,458.44	69,875.00	12,500.00
Vulcan, New York, N. Y.....	1911			
Westchester Fire, New York, N. Y.....	1837	4,500.00	114,710.00	
Williamsburgh City Fire, New York, N. Y.....	1853	197,294.13	503,800.00	5,000.00
Total.....		15,474,538.40	31,139,739.98	1,184,925.70

marine, mutual fire, and Lloyds insurance companies licensed to transact business in the Dec. 31, 1915.

Market value of bonds and stocks	Cash in office and banks	Agents' balances.	All other assets	Assets not admitted.	Total admitted assets
\$20,071,148.56	\$1,876,318.32	\$2,332,409.02	\$268,982.68	\$228,255.91	\$24,730,602.67
3,288,062.50	263,002.17	309,725.14	44,214.99	12,941.04	4,680,815.93
3,392,726.67	279,979.39	360,535.28	39,269.43	25,622.47	4,076,388.30
377,168.58	22,080.32	18,580.36	6,393.91	901.03	423,322.14
2,297,579.00	51,892.29	73,106.42	9,110.63	59,784.95	2,371,903.39
1,270,954.45	103,833.36	8,684.95	11,676.68	32,861.20	1,362,288.24
6,794,914.99	390,651.37	559,473.12	576,678.17	109,691.70	10,666,471.95
1,349,040.00	790,921.13	95,797.30	16,827.47	9,228.51	2,377,857.39
4,935,937.00	571,593.93	701,491.00	82,311.85	71,019.73	7,103,587.97
1,782,683.22	260,342.97	114,695.02	22,826.33	2,549.26	3,261,148.28
2,093,497.00	96,412.72	275,465.88	39,099.55	5,601.82	3,393,888.33
365,100.00	217,573.86	40,404.51	7,065.22	7,418.08	684,425.51
1,002,733.26	67,830.68	128,233.64	24,134.50	35,500.15	1,187,491.93
681,490.00	459,429.11	146,757.09	14,264.01	27,906.86	1,274,063.35
2,482,360.50	54,711.49	205,213.54	26,297.91	29,759.76	3,022,107.13
4,970,794.00	626,146.66	456,298.32	165,069.71	58,973.61	6,018,933.85
25,835,922.75	2,384,518.54	1,210,482.29	378,062.13	122,528.16	30,859,137.85
1,049,717.79	96,390.91	302,466.82	27,957.02	2,696.44	2,402,046.10
595,263.00	119,898.97	53,163.88	7,570.40	9,078.43	888,062.77
1,037,988.00	69,971.26	25,940.81	14,187.16	60,610.18	1,205,238.05
2,922,570.00	492,544.53	558,659.82	193,127.10	125,540.33	4,049,471.42
14,803,311.25	1,067,704.57	909,028.50	624,968.56	240,675.52	17,746,337.36
5,117,992.25	609,238.13	745,577.83	144,620.95	67,820.00	9,372,126.82
5,777,806.93	2,141,816.98	1,240,988.81	280,531.29	163,551.98	11,226,205.60
2,777,551.86	198,592.70	481,851.96	59,477.90	33,540.60	7,046,764.45
1,538,840.00	82,666.11	260,022.60	22,959.72	15,122.18	2,050,551.25
1,777,868.00	42,761.07	109,961.48	11,117.00	-----	1,941,707.55
381,658.00	29,798.24	42,144.75	13,132.26	3,390.01	1,274,259.22
17,631,852.00	977,080.14	1,736,274.91	195,664.64	99,525.38	22,364,626.31
5,391,626.75	570,272.63	588,785.89	67,246.53	47,193.03	8,029,651.94
1,710,592.50	87,215.47	121,866.48	36,558.56	1,394.30	2,489,988.71
2,619,071.60	655,573.95	409,979.85	31,274.53	2,973.28	5,859,046.44
8,061,498.00	643,919.28	1,304,727.25	53,391.06	34,835.46	10,178,345.13
952,549.00	86,592.89	124,067.28	14,499.58	1,991.50	1,255,217.25
2,926,663.00	212,704.01	388,189.27	39,824.92	5,223.92	4,542,457.28
21,610,214.10	1,691,428.87	3,501,366.70	322,262.55	69,444.80	28,277,827.42
32,243,257.00	2,190,910.81	3,345,459.34	603,558.36	405,941.58	37,982,743.93
150,255.62	185,315.26	137,270.55	19,722.77	4,082.93	1,473,703.78
691,835.75	83,577.40	83,971.06	9,090.75	9,821.35	858,653.61
16,530,676.80	1,429,693.06	1,719,716.98	478,736.69	194,570.47	20,447,639.51
2,820,013.57	242,333.47	519,911.33	42,330.69	32,308.43	4,012,341.68
416,711.40	16,568.06	32,943.90	5,536.98	12,753.23	459,007.11
1,190,054.00	133,224.17	156,022.87	9,736.53	3,736.85	1,485,800.72
1,248,336.00	28,712.63	142,082.46	24,906.44	2,612.12	1,494,925.41
2,649,990.00	93,624.16	138,389.01	31,918.74	725.07	2,913,196.84
2,037,587.50	157,302.55	351,426.25	46,641.50	11,382.13	4,344,085.58
10,623,350.47	1,506,565.50	1,843,428.96	521,112.19	258,697.74	16,226,084.38
2,811,757.00	193,497.51	503,467.67	143,532.12	71,632.74	4,138,755.96
1,104,170.00	129,275.11	213,280.33	18,966.40	8,927.56	2,140,086.50
5,676,319.00	91,803.57	400,454.75	63,508.84	19,786.58	6,515,823.58
6,015,010.00	467,024.24	653,104.70	99,575.40	102,812.90	7,682,871.44
2,266,790.00	341,176.00	335,012.14	13,328.34	-----	3,166,706.48
4,643,432.65	393,593.16	407,119.44	50,121.08	71,390.63	7,128,945.70
1,202,940.00	121,762.44	115,521.23	15,987.50	2,670.96	1,494,540.21
2,756,586.00	588,556.45	330,135.43	89,607.28	70,403.91	3,867,667.03
6,829,503.00	285,868.36	694,771.57	104,246.40	18,939.71	8,251,407.44
1,061,845.00	105,712.40	158,349.70	23,052.42	16,837.55	1,986,711.91
12,770,242.00	1,159,742.51	1,064,806.00	161,491.38	195,802.63	15,345,365.16
4,563,468.00	341,274.81	718,783.78	39,383.09	2,294.09	5,725,615.59
9,391,784.41	475,336.60	860,917.26	120,483.36	35,311.80	10,873,209.83
1,213,158.50	93,429.39	209,313.65	17,848.90	-----	1,513,750.44
8,016,009.52	606,393.75	1,173,132.78	152,921.82	39,551.80	11,320,710.41
3,089,709.50	122,974.39	365,735.49	87,997.69	28,611.08	4,283,505.99
6,430,932.00	1,479,571.45	1,360,195.73	85,292.01	73,357.59	11,695,373.60
1,358,253.00	68,088.27	120,612.91	27,193.60	10,680.23	1,593,497.55
160,668.35	100,777.78	39,669.86	25,435.99	18,062.34	1,505,871.81
99,825.00	84,543.42	85,907.61	20,425.97	556.73	957,675.51
1,406,275.00	84,665.34	135,703.79	30,056.13	5,105.61	1,852,728.19
277,090.00	50,184.16	26,354.24	2,399.57	-----	356,027.97
5,241,122.00	327,919.40	491,896.59	83,538.90	61,311.48	6,202,375.41
3,426,059.69	378,099.90	444,086.81	61,065.11	18,820.16	4,996,585.48
344,088,595.24	32,553,277.16	39,043,923.94	7,223,407.84	3,668,021.51	467,040,386.75

TABLE A.—*Assets—Showing the nature of the assets of domestic joint-stock fire and District of Columbia,*

Name and location	Date of incorporation	Market value of real estate.	Loans on mortgages.	Loans on stock and other collateral
MUTUAL.				
Fitchburg Mutual Fire, Fitchburg, Mass.....	1847	\$58,000.00	.....	.....
Mutual Fire, Sandy Spring, Md.....	1848	7,000.00	.....	.....
Total.....		65,000.00	.....	.....
LLOYDS ASSOCIATION.				
Subscribers at United States Lloyd's, New York, N. Y.....	1872	.....	.....	.....

*marine, mutual fire, and Lloyds insurance companies licensed to transact business in the Dec 31, 1915—Continued*

Market value of bonds and stocks	Cash in office and banks	Agents' balances	All other assets	Assets not ad- mitted	Total admitted assets
\$164,812 50 351,140 00	\$5,741. 19 18,953 55	\$17,549 90 480 85	\$1,153 53 5,661 57	\$7,164 55 .....	\$240,092 57 383,235.97
515,952.50	24,694 74	18,030 75	6,815 10	7,164.55	623,328 54
1,059,780 00	514,086.33	282,736 40	142,068 12	76,899 99	1,921,770.86

TABLE B.—Liabilities—Showing the nature of the liabilities of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915

Name and location.	Losses unpaid.			Reinsurance due and unpaid losses	Net unpaid losses	Unearned pre- miums, fire.
	Adjusted.	Unadjusted.	Resisted.			
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Albia, Hartford, Conn.	\$226,015 20	\$1,673,795 05	\$142,082 00	\$779,413 25	\$1,292,479 00	\$9,843,899 19
Agricultural, Watertown, N. Y.	56,384 23	151,400 12	16,800 75	80,100 06	144,524 44	1,981,116 65
American Central, St. Louis, Mo.	109,780 10	330,821 08	37,089 38	237,017 15	240,573 41	1,734,994 52
American Drugists' Fire, Cincinnati, Ohio	15 40	1,896 32			1,911 72	73,184 53
American Eagle Fire, New York, N. Y.		28,762 50		21,019 75	116,506 55	
American & Foreign Marine, New York, N. Y.		259,368 00		83,657 70	175,731 00	
American, Newark, N. J.		357,929 95		64,755 77	325,848 43	5,069,145 47
Automobile, Hartford, Conn.		42,125 27		91 50	92,374 82	92,374 82
Boston, Boston, Mass.	1,312 09	1,017,457 83	63,191 08	314,209 32	781,407 59	1,978,368 88
Buffalo German, Buffalo, N. Y.	14,967 40	51,324 87	9,225 00	17,532 74	46,026 06	1,773,520 25
Camden Fire, Camden, N. J.	3,008 93	245,763 00		49,697 66	196,085 34	1,638,096 34
Citizens, St. Louis, Mo.	24,242 46	97,107 03	16,944 91	111,508 51	26,785 89	165,154 82
Columbia, Jersey City, N. J.		75,341 69		47,497 24	27,844 45	
Commercial Union Fire, New York, N. Y.	17,130 00	43,343 00	50 00	17,003 00	43,520 00	599,932 50
Commonwealth, New York, N. Y.	22,967 00	85,183 23	10,615 00	31,741 49	87,023 74	925,623 91
Connecticut Fire, Hartford, Conn.	52,075 32	293,474 20	51,444 71	74,288 04	287,706 28	3,956,630 35
Continental, New York, N. Y.		592,654 10	44,200 00	110,996 95	525,857 15	9,736,108 74
Concordia Fire, Milwaukee, Wis.	51,146 63	60,508 93	24,750 00	75,456 35	66,949 20	1,198,786 97
County Fire, Philadelphia, Pa.	12,213 32	41,489 10	5,000 00	48,769 12	9,933 30	133,069 31
Equitable Fire & Marine, Providence, R. I.	3,696 86	102,453 73	3,600 00	118,711 31	51,099 28	276,556 86
Equitable Fire & Marine, New York, N. Y.	148,174 63	1,322,026 00		543,265 00	925,905 63	
Fidelity-Phoenix Fire, New York, N. Y.	84,921 82	370,947 65	61,750 00	135,594 49	466,300 05	7,833,446 61
Fire Association of Philadelphia, Philadelphia, Pa.	102,317 87	477,565 92	96,245 45	112,869 28	439,215 64	4,194,272 58
Foreman's Fund, San Francisco, Cal.	193,614 70	1,477,565 92	90,810 45	523,214 55	1,147,419 69	4,594,379 87
Foreman's, Newark, N. J.	708 53	224,965 65	42,520 61	115,102 94	345,998 02	2,965,812 47
Franklin Fire, Philadelphia, Pa.		150,627 47	15,532 72	141,691 50	25,264 22	96,017 90
German Alliance, New York, N. Y.	68,391 49	238,923 00	35,030 00	232,510 00	109,831 49	505,183 75
German American, New York, N. Y.		9,948 00	6,500 00	4,372 62	12,075 38	3,063,622 79
German American Fire, Baltimore, Md.	194,156 00	1,012,753 00	162,531 00	440,414 88	929,025 12	9,008,170 21
German American, New York, N. Y.	170,508 67	148,480 29	55,725 00	108,786 21	265,927 75	3,585,971 56
Guard Fire & Marine, Philadelphia, Pa.	1,395 00	157,609 00	5,850 00	19,357 00	45,497 00	946,677 40
Globe & Rutgers Fire, New York, N. Y.	29,371 33	233,117 27	52,712 21	81,899 72	2,500,537 24	2,500,537 24
Globe & Rutgers Fire, New York, N. Y.	158,998 17	660,766 83	94,030 00	240,788 00	672,977 00	3,291,022 33
Granite State Fire, New York, N. Y.	44,858 64	37,778 66	10,690 60	69,633 09	68,532 04	68,532 04
Granite State Fire, Portsmouth, N. H.	82,916 24	168,333 51	44,113 24	88,988 13	206,374 86	2,481,088 57
Harford Fire, New York, N. Y.	315,750 11	1,576,300 43	181,304 96	521,871 48	1,551,493 02	15,988,956 88
Haus New York, Hartford, Conn.	365,501 00	1,993,073 91	190,872 00	813,241 59	1,736,205 32	15,936,000 00
Haus, New York, N. Y.		68,597 27	3,080 00	16,280 29	57,578 76	855,239 77
Imperial Assurance, New York, N. Y.	2,896 00	56,332 00	1,000 00	29,101 00	29,147 00	382,569 24
Imperial Assurance, New York, N. Y.						

Insurance Co of North America, Philadelphia, Pa.	188,792 71	2,177,386 01	55,222 08	150,210 80	2,271,140 00	6,622,561 57
Insurance Co of the State of Pennsylvania, Philadelphia, Pa.	65,097 03	255,705 80	53,332 51	114,783 43	20,007 91	1,767,471 55
Maryland Motor Car, Wilmington, Del.		11,226 71	9,152 50	371 79	18,017 31	86,821 62
Massachusetts Fire & Marine, Boston, Mass.		132,068 00		16,801 16	81,888 32	383,385 33
Mechanics & Traders, New Orleans, La.	32,760 47	38,707 83	14,511 92	25,894 01	81,888 32	353,184 84
Mechanics & Traders, New Orleans, La.	37,827 60	46,705 00	17,317 50	17,282 28	139,031 46	2,283,711 37
Mechanics & Traders, New Orleans, La.	9,675 00	14,886 13	118,271 85	427,811 26	804,557 39	9,285,097 12
Mechanics & Traders, New Orleans, La.	161,793 87	882,312 95	37,200 00	119,840 04	161,976 08	2,327,302 89
National Fire, Hartford, Conn.	33,612 70	210,912 33	27,932 00	78,841 32	136,917 91	1,003,526 89
National Union Fire, Pittsburgh, Pa.	41,081 00	146,716 23	17,000 00	69,401 73	233,013 77	2,738,147 14
Newark Fire, Newark, N. J.	67,783 13	247,623 37	51,935 96	101,888 97	304,730 63	3,439,766 91
New Hampshire Fire, Manchester, N. H.		351,623 64	52,094 00	105,928 00	191,985 00	1,561,702 13
Niagara Fire, New York, N. Y.	38,428 00	207,241 00	34,330 27	46,795 11	183,606 81	3,206,352 52
North River, New York, N. Y.	59,109 09	129,068 29	29,850 00	63,336 49	127,790 43	467,852 78
Northwestern National, Milwaukee, Wis.	10,458 00	115,485 23	9,650 00	41,408 38	361,060 34	3,556,627 08
Old Colony, Boston, Mass.	41,459 30	162,018 92	7,707 51	94,367 29	70,281 47	674,309 78
Pennsylvania Fire, Philadelphia, Pa.	27,915 28	352,285 69	51,027 74	243,884 13	410,921 57	5,628,337 20
Peoples National Fire, Wilmington, Del.	404,767 18	1,078,917 32	19,375 73	514,553 15	702,644 84	2,474,086 41
Phoenix, Hartford, Conn.	118,904 91	428,696 44	60,101 43	98,779 54	493,701 59	4,368,240 34
Providence Washington, Providence, R. I.	103,680 26	91,111 35	3,642 68	51,915 01	66,552 77	621,403 27
Queen, New York, N. Y.	23,713 75	118,112 51	90,811 87	538,260 00	728,992 98	4,982,016 02
Rhode Island, Providence, R. I.	178,281 90	182,458 98	10,457 80	70,961 58	242,513 84	2,205,940 33
St Paul Fire & Marine, St Paul, Minn.	14,406 67	182,458 98	71,932 80	211,994 77	577,561 77	5,673,329 02
Security, New Haven, Conn.	100,941 67	68,746 68	4,370 05	22,465 11	30,938 85	206,220 15
Springfield Fire, Springfield, Mass.		49,308 40	17,100 00	23,605 01	42,115 13	577,055 21
Standard Fire, Hartford, Conn.	11,550 86	49,308 40	17,100 00	23,605 01	42,115 13	577,055 21
Starling Fire, Indianapolis, Ind.	9,117 08	67,284 06	4,850 00	24,901 05	70,287 25	737,366 84
Tatonia Fire, Pittsburgh, Pa.	10,804 24	8,750 95	37,974 50	177,549 66	13,708 07	63,333 33
Virginia Fire & Marine, Richmond, Va.		438,096 22	40,974 00	67,220 00	229,688 00	3,478,363 18
Vulcan, New York, N. Y.	110,357 20	223,198 00				2,606,167 01
Westchester Fire, New York, N. Y.	32,436 00					
Williamsburgh City Fire, New York, N. Y.						
Total.....	4,553,858 47	26,307,292 60	2,611,646 32	10,148,473 11	23,416,324 28	192,263,274 65
MUTUAL						
Fitchburg Mutual Fire, Fitchburg, Mass.	700 96	4,471 77	1,085 62		6,658 35	168,266 30
Mutual Fire, Sandy Spring, Md.		3,362 09			3,362 09	
Total.....	700 96	8,233 86	1,085 62		10,020 44	168,266 30
LOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.		1,075,790 73	14,060 00	453,700 00	636,150 73	

TABLE B.—Liabilities—Showing the nature of the liabilities of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Unearned premiums, marine and inland.	Reclaimable on perpetual policies.	All other claims.	Total liabilities.	Capital.	Net surplus over capital.	Surplus as regards policy-holders.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Zetina, Hartford, Conn.....	\$567,831.14	\$106,877.75	\$365,000.00	\$12,146,087.08	\$5,000,000.00	\$7,584,515.50	\$12,584,515.50
Agricultural, Watertown, N. Y.....			252,800.00	2,348,440.09	500,000.00	1,087,375.84	2,337,375.84
American Central, St. Louis, Mo.....	38,217.51		4,194.78	2,039,082.10	1,000,000.00	1,039,308.20	2,039,308.20
American Druggists' Fire, Cincinnati, Ohio.....	25,196.66		79,591.78	286,389.26	200,000.00	1,143,731.11	2,343,731.11
American Eagle Fire, New York, N. Y.....	399.17		161,740.79	96,591.39	1,000,000.00	1,085,514.13	2,085,514.13
American & Foreign Marine, New York, N. Y.....	67,007.22		99,218.39	842,016.01	1,000,000.00	7,720,271.63	1,020,271.63
American, Newark, N. J.....	85,816.39		472,763.19	5,953,573.45	1,000,000.00	8,712,898.47	4,712,898.47
American, Newark, N. J.....	298,236.71		63,456.06	467,413.45	1,000,000.00	9,910,443.04	1,910,443.04
Automobile, Hartford, Conn.....	564,208.71		236,000.00	3,459,045.31	1,000,000.00	2,549,542.79	3,549,542.79
Boston, Boston, Mass.....			106,000.00	839,474.11	1,000,000.00	1,941,601.97	2,941,601.97
Buffalo German, Buffalo, N. Y.....			22,392.01	1,236,475.76	200,000.00	807,913.57	1,407,913.57
Camden Fire, Camden, N. J.....	333.46	28,791.07	45,668.63	208,298.01	200,000.00	247,557.50	447,557.50
Citizens, St. Louis, Mo.....	164,379.04		16,100.00	699,583.17	400,000.00	579,268.44	979,268.44
Columbia, Jersey City, N. J.....			16,100.00	699,583.17	200,000.00	414,480.18	614,480.18
Commercial Union Fire, New York, N. Y.....			47,700.60	1,057,438.24	500,000.00	1,464,668.89	1,964,668.89
Commonwealth, New York, N. Y.....			116,100.00	4,354,456.63	1,000,000.00	1,564,478.45	2,564,478.45
Connecticut Fire, Hartford, Conn.....			600,880.48	11,230,079.08	2,000,000.00	17,620,078.77	19,620,078.77
Continental, New York, N. Y.....	76,222.73		134,013.10	1,402,749.27	600,000.00	400,236.83	1,000,236.83
Concordia Fire, Milwaukee, Wis.....			7,873.25	327,073.78	400,000.00	160,938.99	560,938.99
Equitable Fire & Marine, Providence, R. I.....		176,197.88	4,273.75	331,929.89	500,000.00	463,328.16	963,328.16
Federal, Jersey City, N. J.....	617,880.03		191,576.32	1,736,361.98	1,000,000.00	1,313,009.44	2,313,009.44
Fire Association, New York, N. Y.....	75,879.81		90,059.67	9,075,686.74	2,500,000.00	6,170,650.62	8,670,650.62
Fire Association of Philadelphia, Philadelphia, Pa.....			63,388.43	6,190,101.83	1,500,000.00	2,432,024.94	3,182,024.94
Fireman's Fund, San Francisco, Cal.....	1,067,001.86	1,493,195.23	352,500.00	7,161,501.43	1,500,000.00	2,664,704.18	4,164,704.18
Franklin, Newark, N. J.....			36,115.83	3,337,926.02	1,000,000.00	2,708,837.43	3,708,837.43
Franklin Fire, Philadelphia, Pa.....		633,234.72	286,258.69	1,040,774.54	500,000.00	510,076.71	1,010,076.71
German Alliance, New York, N. Y.....	237.55		10,000.00	625,255.79	400,000.00	916,451.76	1,316,451.76
German American Fire, Baltimore, Md.....		123.00	9,500.00	265,321.17	500,000.00	508,938.05	1,008,938.05
German American, New York, N. Y.....	27,022.07		181,723.98	10,146,941.38	2,000,000.00	12,217,084.93	14,217,084.93
German Fire, New York, N. Y.....			95,336.37	3,920,295.08	1,000,000.00	2,107,356.16	3,107,356.16
Guard Fire & Marine, Philadelphia, Pa.....		568,178.87	245,967.08	1,563,833.47	500,000.00	426,135.24	926,135.24
Globe & Rutgers, New York, N. Y.....	116,300.83		3,500.00	3,105,736.24	500,000.00	2,254,210.20	2,754,210.20
Globe & Rutgers Fire, New York, N. Y.....	238,001.34		803,659.57	5,008,660.24	400,000.00	4,769,684.89	5,169,684.89
Granite State Fire, Portsmouth, N. H.....			21,096.88	749,262.01	200,000.00	305,955.24	505,955.24
Hanover Fire, New York, N. Y.....			52,713.19	2,740,176.62	1,000,000.00	802,280.66	1,802,280.66
Hartford Fire, Hartford, Conn.....			1,025,000.00	18,926,854.62	2,000,000.00	7,350,972.90	9,350,972.90
Homes, New York, N. Y.....	361,404.62		2,831,535.36	20,446,566.68	6,000,000.00	11,536,177.25	17,536,177.25
Humboldt Fire, Pittsburgh, Pa.....	452,817.00		19,977.90	932,796.43	300,000.00	240,907.35	540,907.35
Imperial Assurance, New York, N. Y.....			13,500.00	425,246.24	200,000.00	233,407.37	433,407.37
Insurance Co. of North America, Philadelphia, Pa.....	838,971.04	709,513.87	1,005,472.93	11,447,659.51	4,000,000.00	5,000,000.00	9,000,000.00



Insurance Co. of the State of Pennsylvania, Philadelphia, Pa....	6,209 41	513,666 50	39,224 61	2,585,923 98	1,000,000 00	426,420 70	1,426,420 70
Maryland Motor Car, Wilmington, Del.....			4,834 36	111,663 40	400,000 00	47,343 71	347,343 71
Massachusetts Fire & Marine, Boston, Mass.....	176,030 39		13,782 75	731,245 78	500,000 00	254,054 94	754,054 94
Mechanics & Traders, New Orleans, La.....			20,000 00	637,773 16	300,000 00	527,152 25	827,152 25
Mercantile Insurance Co. of America, New York, N. Y.....			33,842 27	757,472 70	1,000,000 00	1,155,724 14	2,155,724 14
Milwaukee Mechanics, Milwaukee, Wis.....			140,697 95	2,562,519 28	1,000,000 00	1,781,506 30	1,781,506 30
National Fire, Hartford, Conn.....	43,664 26		600,510 43	10,720,739 28	2,000,000 00	3,496,345 12	5,496,345 12
National Union Fire, Pittsburg, Pa.....			98,530 96	2,887,709 42	1,000,000 00	550,946 54	1,489,946 54
Newark Fire, Newark, N. J.....	39,565 43		187,278 58	1,438,884 10	1,500,000 00	2,602,944 29	3,322,944 29
New Hampshire Fire, Manchester, N. H.....	51,449 64		327,726 75	3,426,656 03	1,500,000 00	2,000,944 29	3,322,944 29
Niagara Fire, New York, N. Y.....	34,478 98		120,776 75	3,426,656 03	1,500,000 00	2,000,944 29	3,322,944 29
North River, New York, N. Y.....	34,994 40		27,226 25	3,426,656 03	1,500,000 00	2,000,944 29	3,322,944 29
Northwestern National, Milwaukee, Wis.....	75,396 11		646,480 96	4,168,464 78	1,000,000 00	1,960,480 92	2,960,480 92
Old Colony, Boston, Mass.....	67,131 06		9,132 35	4,690,791 88	400,000 00	433,748 33	833,748 33
Prudential, New York, N. Y.....			37,925 87	1,753,225 45	1,000,000 00	1,114,442 18	2,114,442 18
Real Estate, Philadelphia, Pa.....			67,500 00	5,048,747 32	750,000 00	2,452,659 02	3,202,659 02
Peoples National Fire, Wilmington, Del.....		1,060,559 90	110,417 76	876,948 50	1,000,000 00	1,099,783 41	1,109,783 41
Phoenix, Hartford, Conn.....		12,839 49	250,000 00	6,289,258 86	3,000,000 00	6,056,106 30	9,056,106 30
Providence Washington, Providence, R. I.....			67,000 00	3,555,594 29	1,000,000 00	1,170,021 30	2,170,021 30
Queen, New York, N. Y.....	311,863 04		166,977 70	5,335,050 87	1,000,000 00	4,537,558 96	5,537,558 96
Rhode Island, Providence, R. I.....	306,731 24		83,573 50	774,529 54	400,000 00	359,220 90	759,220 90
St Paul Fire & Marine, St Paul, Minn.....	489,706 99		220,537 25	6,421,253 24	1,000,000 00	3,899,457 17	4,899,457 17
Security, New Haven, Conn.....			42,257 38	2,550,771 60	1,000,000 00	732,734 39	1,732,734 39
Springfield Fire & Marine, Springfield, Mass.....			364,115 88	6,614,706 97	2,500,000 00	2,580,666 63	5,080,666 63
Standard Fire, Hartford, Conn.....			16,192 00	262,249 99	850,000 00	393,621 82	804,134 28
Sterling Fire, Indianapolis, Ind.....	4,837 91		2,600 00	621,670 34	200,000 00	136,005 17	336,005 17
Teutonia Fire, Pittsburgh, Pa.....			28,951 32	836,605 41	200,000 00	706,122 78	1,016,122 78
Virginia Fire & Marine, Richmond, Va.....			3,308 19	3,807,523 52	200,000 00	1,714,711 61	2,714,711 61
Vulcan, New York, N. Y.....			100,392 94	2,886,797 85	1,000,000 00	1,100,787 63	2,100,787 63
Westchester Fire, New York, N. Y.....	5,432 95		44,569 89				
Wilkesburg City Fire, New York, N. Y.....							
Total.....	7,229,974 36	5,303,278 38	14,650,555 95	242,863,407 62	72,400,000 00	151,766,978 93	224,166,978 93
MUTUAL.							
Fitchburg Mutual Fire, Fitchburg, Mass.....							
Mutual Fire, Sandy Spring, Md.....			35,087 03	210,011 68	30,080 89	379,873 88	30,080 89
Total.....			35,087 03	3,362 09	.....	409,954 77	379,873 88
LLOYDS ASSOCIATION.							
Subscribers at United States "Lloyds," New York, N. Y.....	430,301 44		36,290 00	1,102,742 17	100,000 00	719,028 69	819,028 69

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915.

Name and location	Fire premiums	Marine and inland premiums	Deposit premiums written	Interest on mortgage loans	Interest on collateral loans.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.					
Aetna, Hartford, Conn.	\$9,582,403 20	\$2,796,262 59	\$6,547 00	\$38,475 23	\$5,078 76
Agricultural, Watertown, N. Y.	1,789,673 72			1,695 80	5,095 72
American Central, St. Louis, Mo.	1,864,018 17	123,924 48			
American Druggists' Fire, Cincinnati, Ohio	180,122 71				
American Eagle Fire, New York, N. Y.	124,688 60	762 85			
American & Foreign Marine, New York, N. Y.		327,769 96			
American Hartford, Conn.	4,108,868 15	173,311 73		96,034 60	
American Mutual, Hartford, Conn.	1,117,670 44	627,502 32		1,418 07	1,954 78
Boston, Boston, Mass.	1,964,366 00	2,101,086 26		18,786 43	1,120 00
Buffalo Germania, Buffalo, N. Y.	670,233 39			27,617 76	840 00
Camden Fire, Camden, N. J.	1,754,126 02		1,605 00	42,162 26	1,668 54
Citizens, St. Louis, Mo.	302,134 40	7,572 17		4,007 00	
Columbia, Jersey City, N. J.	626,640 71	520,616 22			
Commercial Union Fire, New York, N. Y.	1,000,350 83			10,961 15	
Commonwealth, New York, N. Y.	3,455,829 53			43,115 07	1,425 00
Connecticut Fire, Hartford, Conn.	8,339,977 35	146,111 56		45,648 44	
Continental, New York, N. Y.	1,150,046 92		1,077 66	2,805 58	1,284 07
Concordia Fire, Milwaukee, Wis.	120,932 19			5,645 49	
County Fire, Philadelphia, Pa.	376,407 24			1,856 75	
Equitable Fire & Marine, Providence, R. I.		2,104,526 67		108,572 35	5,695 96
Federal, Jersey City, N. J.	6,596,546 17	143,404 64		72,060 82	16,103 07
Fidelity-Phenix Fire, New York, N. Y.	4,469,964 00	3,688,942 33	25,763 90	120,323 79	
Fire Association of Philadelphia, Philadelphia, Pa.	4,964 07			1,553 26	
Fireman's Fund, San Francisco, Cal.	2,735 51		11,735 88	84 48	
Firemen's, Newark, N. J.	1,781,335 51			40,421 28	824 28
Franklin Fire, Philadelphia, Pa.	631,923 90	487 51		2,357 58	
German Alliance, New York, N. Y.	215,610 73			80,126 59	
German-American Fire, Baltimore, Md.	8,969,562 78	68,239 19		10,405 31	1,931 67
Germania Fire, New York, N. Y.	3,193,320 84		8,682 30	99,099 57	12,000 00
Glad Fire & Marine, Philadelphia, Pa.	729,576 12	107,906 14		3,778 00	465 29
Glens Falls, Glens Falls, N. Y.	2,294,718 20	975,403 48		116 66	
Globe & Rutgers Fire, New York, N. Y.	4,045,552 28			20,805 63	1,490 13
Granite State Fire, Portsmouth, N. H.	688,288 31			290 00	
Hanover Fire, New York, N. Y.	2,264,978 94	923,400 59		49,092 88	2,516 50
Hartford Fire, Hartford, Conn.	18,456,227 02	822,161 72			
Home, New York, N. Y.	17,422,967 75				
Humboldt Fire, Pittsburgh, Pa.	781,191 32				
Imperial Assurance, New York, N. Y.	474,147 93				
Insurance Co. of North America, Philadelphia, Pa.	6,281,282 21	5,232,180 51	12,529 24	10,925 61	
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	2,185,118 29	90,593 54	3,674 97	3,176 42	

Maryland Motor Car, Wilmington, Del.	1890-1892	19	389,197.27																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and marine, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915—Continued.

Name and location.	Interest on bonds and dividends on stock	Interest from all other sources	Rent	Profit on sale or maturity of ledger assets	All other receipts	Total income
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Aetna, Hartford, Conn.	\$872,626 34	\$34,174 19	\$25,287 00	\$69,209 25	\$884 86	\$13,387,394 43
Agricultural, Watertown, N. Y.	151,795 92	8,187 26	2,500 00	11,993 39	5,364 76	1,983,742 04
American Central, St. Louis, Mo.	153,159 43	9,327 66		5,486 05	1,046 21	2,163,943 62
American Drugists' Fire, Cincinnati, Ohio.	14,032 61	4,438 74			349 69	1,833,011 14
American Eagle Fire, New York, N. Y.	20,433 56	4,442 54			1,659,284 50	3,769,828 57
American & Foreign Marine, New York, N. Y.	309,826 94	1,191 14		35,409 00	457 43	4,713,104 99
American, Newark, N. J.	502,836 90	4,372 03			183 44	1,468,892 58
Automobile, Hartford, Conn.	15,141 17	5,205 80	26,924 05	694 09	700,000 00	4,342,717 75
Boston, Boston, Mass.	201,052 80	8,965 35	34,106 17		8,240 26	8,822,578 44
Buffalo German, Buffalo, N. Y.	82,541 22	8,556 16	36,528 24	4,981 48	6,263 67	1,914,136 22
Camden Fire, Camden, N. J.	11,982 86	1,553 04	6,000 00		15,008 50	380,837 02
Chilcous, St. Louis, Mo.	39,026 29	11,018 32			43,068 84	562,344 44
Columbia, Jersey City, N. J.	42,380 88	2,738 77		9 19	674,997 33	1,120,047 81
Commonwealth Union Fire, New York, N. Y.	96,549 54	1,767 86	947 49	237 03	10 00	3,749,890 33
Connecticut, New York, N. Y.	215,719 64	8,440 15	12 50	27,201 50	146 34	12,045,441 76
Continental, New York, N. Y.	1,112,995 38	70,910 83	78,231 44	470,778 00	1,798,302 20	1,335,512 44
Concordia Fire, Milwaukee, Wis.	47,267 78	893 54			235,086 04	388,629 53
County Fire, Philadelphia, Pa.	23,426 28	616 71	3,301 00		213,677 50	649,727 03
Equitable Fire & Marine, Providence, R. I.	35,822 51	623 10	5,553 11	12,000 08	6,075 25	2,247,503 21
Fidelity-Phoenix Fire, New York, N. Y.	642,541 59	10,580 65	28,987 76	183,087 00	1,178,152 43	8,811,577 97
Fire Association of Philadelphia, Philadelphia, Pa.	238,804 19	5,457 75	40,314 07	7,784 22	5,480 53	4,847,831 57
Fireman's Fund, San Francisco, Cal.	280,004 25	27,042 14	15,584 37	2,065 75	8,206 16	8,206,146 63
Firemen's, Newark, N. J.	139,385 20	611 78	91,589 77		135,802 39	3,222,014 84
Franklin Fire, Philadelphia, Pa.	91,316 97	1,675 73	7,143 43	7,471 43	279,891 00	1,384,547 41
German Alliance, New York, N. Y.	79,574 62	1,800 68		2,007 25	695,750 92	695,750 92
German-American, New York, N. Y.	16,718 15	70,305 35	4,743 00	1,110 25	12,139 00	292,171 33
German-American, New York, N. Y.	822,191 77	79,305 35	218,249 19	4,137 72	15,355 99	10,179,399 57
German Fire, New York, N. Y.	240,545 67	48,815 63	18,408 03	7,088 63	3,525,722 27	859,166 60
Globe Fire & Marine, Philadelphia, Pa.	79,441 42	11,678 16	17,446 00	7,308 03	2,697 59	2,748,124 20
Glens Falls, Glens Falls, N. Y.	132,608 91	13,114 77	24,757 90	1,702 90	32,305 81	5,452,305 02
Globe & Rutgers Fire, New York, N. Y.	391,510 32	2,879 65	5,662 08	22,860 21	4,659 00	705,479 09
Grand State Fire, Portsmouth, N. H.	38,469 36	6,846 25	5,948 75	330 00	825 00	2,553,395 62
Hanover Fire, New York, N. Y.	133,352 02	2,257 37	40,795 85	11,775 50	80,119 28	20,479,835 50
Harford Fire, Hartford, Conn.	921,845 04	27,767 66	62,856 75	85,033 43	389 25	19,889,314 28
Home, New York, N. Y.	1,563,294 80	2,760 99	8,696 00	60,357 90	2,612 77	852,099 35
Humboldt Fire, Pittsburgh, Pa.	6,070 70	2,840 99		1,415 14	2,575 82	505,185 80
Imperial Assurance, New York, N. Y.	28,456 38	1,033 64			1,547 85	12,310,449 36
Insurance Co. of North America, Philadelphia, Pa.	703,389 18	25,191 89	16,085 63	25,533 47	3,381 02	

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	133,195 62	1,522 03	29,058 21	9,429 02	50,779 29	2,509,547 35
Maryland Motor Car, Wilmington, Del.....	17,309 03	463 77	.....	40 00	15 00	212,870 56
Massachusetts Fire & Marine, Boston, Mass.....	48,026 35	1,969 65	.....	.....	10,050 80	843,441 54
Mechanic's & Traders, New Orleans, La.....	61,481 84	741 20	3,600 00	.....	40,302 42	641,233 68
Mercantile Insurance Co. of America, New York, N. Y.....	89,113 51	2,016 15	.....	44 23	83,145 11	898,553 90
Milwaukee Mechanics, Milwaukee, Wis.....	90,138 74	3,115 29	120 00	.....	680 42	2,201,154 82
National Fire, Hartford, Conn.....	480,742 81	30,531 97	30,287 25	57,477 37	340,176 57	9,592,578 26
National Union Fire, Pittsburgh, Pa.....	138,322 89	4,235 98	2,415 49	17,692 21	35,000 00	2,658,119 13
Newark Fire, Newark, N. J.....	50,200 14	997 18	5,550 00	.....	165,105 68	1,310,333 07
New Hampshire Fire, Manchester, N. H.....	248,557 35	.....	14,958 10	1,202 00	52,534 29	3,241,072 38
Nagara Fire, New York, N. Y.....	295,402 80	5,900 25	.....	1,065 24	1,933,797 28	3,806,951 65
North River, New York, N. Y.....	99,104 47	5,672 59	.....	35,083 70	108 78	1,933,797 28
Northwestern National, Milwaukee, Wis.....	200,011 73	4,408 32	10,000 00	6,745 56	3,239,937 32	3,239,937 32
Old Colony, Boston, Mass.....	48,690 75	1,810 26	.....	.....	36 25	794,589 56
Orient, Hartford, Conn.....	126,414 70	11,121 93	12,803 00	4,377 30	870 00	1,822,218 90
Pennsylvania Fire, Philadelphia, Pa.....	297,610 12	6,131 45	8,316 16	8,060 46	379 00	3,910,790 82
Peoples National Fire, Wilmington, Del.....	54,147 70	1,133 19	16,689 04	1,268 00	400,028 50	1,500,091 66
Phoenix, Hartford, Conn.....	675,144 68	18,522 31	14,060 78	76,152 25	3,463 86	6,236,886 74
Providence Washington, Providence, R. I.....	186,226 72	13,013 83	.....	92,988 00	.....	4,520,729 79
Queen, New York, N. Y.....	385,979 25	9,834 83	.....	450 00	607 79	5,705,307 08
Rhode Island, Providence, R. I.....	53,347 65	1,064 35	.....	.....	.....	786,883 21
St. Paul Fire & Marine, St. Paul, Minn.....	338,409 74	11,610 90	15,710 94	1,293 75	371,210 71	9,017,203 14
Security, New Haven, Conn.....	150,997 62	243 70	15,750 00	4,218 75	140,186 45	2,819,200 95
Springfield Fire & Marine, Springfield, Mass.....	300,693 96	15,097 55	16,000 00	40,242 00	29,529 92	6,615,096 39
Standard Fire, Hartford, Conn.....	60,687 33	887 86	.....	.....	.....	831,035 07
Sterling Fire, Indianapolis, Ind.....	9,413 08	2,182 94	.....	123 76	8,937 56	129,685 21
Teutonia Fire, Pittsburgh, Pa.....	2,611 72	844 25	3,508 52	915 25	74,090 79	648,599 13
Virginia Fire & Marine, Richmond, Va.....	58,489 53	1,150 41	6,500 00	402 75	332 69	841,732 73
Vulcan, New York, N. Y.....	11,180 00	672 80	.....	.....	3,398 19	128,524 13
Westchester Fire, New York, N. Y.....	231,560 02	5,015 02	108 00	247 70	1,043 55	3,945,042 64
Williamsburgh City Fire, New York, N. Y.....	162,104 06	4,718 42	6,162 42	28,440 44	892 96	2,818,595 43
Total.....	15,342,829 75	641,996 54	1,070,590 49	1,450,065 94	8,346,343 70	248,281,460 90
MUTUAL						
Fitchburg Mutual Fire, Fitchburg, Mass.....	8,207 55	135 94	4,740 00	2,895 05	5,200 00	212,331 08
Mutual Fire, Sandy Spring, Md.....	13,314 82	739 15	11 00	.....	1,860 73	80,709 60
Total.....	22,022 37	875 09	4,751 00	2,895 05	6,580 73	293,040 68
LLOYDS ASSOCIATION.						
Subscribers at United States "Lloyds," New York, N. Y.....	36,466 54	12,968 17	.....	.....	508 75	2,398,517 00

TABLE D.—Expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915

Name and location.	Fire losses	Marine and inland losses	Dividends to stockholders.	Commissions	Salaries, officers and clerks	Rent
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN						
Atina, Hartford, Conn.	\$5,158,354.81	\$1,153,763.14	\$900,000.00	\$2,450,391.85	\$489,094.08	\$58,548.23
American Central, New York, N. Y.	881,689.96	53,668.43	100,000.00	379,193.71	61,250.32	3,935.32
American Central, St. Louis, Mo.	1,247,824.67	53,668.43	119,885.00	430,256.93	60,998.96	11,018.29
American Central, New York, N. Y.	30,246.85	2	18,000.00	15,119.06	14,958.47	615.00
American Eagle Fire, Cincinnati, Ohio	384.77	2	18,000.00	28,021.49	2,872.27	485.06
American & Foreign Marine, New York, N. Y.	2,165,192.86	135,303.39	30,000.00	47,070.85	4,360.00	23,041.74
American, Newark, N. J.	7,106.16	60,930.15	280,051.00	997,328.30	214,227.00	11,741.71
Automobile, Hartford, Conn.	1,040,464.19	232,108.47	28,000.00	167,924.33	14,609.40	38,941.13
Boston, Boston, Mass.	322,218.67	1,094,179.48	240,000.00	788,111.33	242,072.01	46,095.86
Buffalo German, Buffalo, N. Y.	978,190.85	1,264.72	96,000.00	167,727.79	74,762.74	6,806.24
Camden Fire, Camden, N. J.	85,376.61	289,074.95	77,979.60	462,222.37	74,762.74	95.65
Citizens, St. Louis, Mo.	291,978.65	1,264.72	119,000.00	102,857.96	130.00	3,696.38
Columbia, Jersey City, N. J.	430,307.32	289,074.95	20,000.00	117,908.22	8,576.98	6,953.73
Commonwealth, New York, N. Y.	1,850,739.97	60,014.84	50,000.00	147,325.61	27,933.14	33,663.12
Connecticut Fire, Hartford, Conn.	4,178,598.99	60,014.84	200,000.00	203,620.18	45,858.13	69,689.26
Continental, New York, N. Y.	672,324.20	1,669.39	1,000,000.00	755,363.76	213,893.31	1,875.00
Concordia Fire, Milwaukee, Wis.	136,933.68	1,669.39	60,000.00	1,736,674.45	474,828.60	5,380.00
County Fire, Philadelphia, Pa.	149,086.93	1,669.39	37,000.00	304,618.28	51,316.38	1,875.00
Equitable Fire & Marine, Providence, R. I.	3,210,436.94	906,584.88	120,000.00	130,979.35	12,916.51	7,207.93
Federal, Jersey City, N. J.	2,424,466.18	60,023.95	37,000.00	125,928.92	14,080.42	2,500.00
Fidelity-Phoenix Fire, New York, N. Y.	2,424,466.18	60,023.95	37,000.00	135,938.46	5,811.23	70,057.99
Fire Association of Philadelphia, Philadelphia, Pa.	1,484,275.05	1,670,171.91	200,000.00	1,391,869.92	414,672.71	20,343.70
Fireman's Fund, San Francisco, Cal.	319,319.79	1,670,171.91	300,000.00	873,135.11	202,618.12	46,787.45
Franklin Fire, New York, N. Y.	319,319.79	1,670,171.91	240,000.00	1,305,125.11	267,818.62	22,751.08
Franklin Fire, Philadelphia, Pa.	319,319.79	1,670,171.91	530,015.00	1,483,829.90	30,277.32	7,207.93
German Alliance, New York, N. Y.	101,794.14	1,669.39	60,000.00	155,710.30	3,400.00	2,500.00
German-American Fire, Baltimore, Md.	4,894,966.23	11,614.52	50,000.00	49,681.37	16,670.96	75,068.31
German-American, New York, N. Y.	1,481,845.08	11,614.52	600,000.00	1,731,070.02	370,246.48	31,754.45
Glad Fire & Marine, Philadelphia, Pa.	1,374,407.31	56,167.74	200,000.00	641,369.45	147,268.46	12,485.54
Glens Falls, Glens Falls, N. Y.	1,196,514.23	430,206.93	100,000.00	190,726.01	61,173.09	12,000.00
Globe & Rutgers Fire, New York, N. Y.	2,561,172.00	56,167.74	60,000.00	523,751.33	124,088.88	15,326.41
Granite State Fire, Portsmouth, N. H.	373,396.64	430,206.93	160,000.00	811,867.22	174,784.86	3,191.41
Hanover Fire, New York, N. Y.	1,220,621.07	366,771.86	20,000.00	142,230.74	29,838.37	21,977.35
Hartford Fire, Hartford, Conn.	10,015,156.63	366,771.86	100,000.00	485,579.29	102,711.88	97,652.24
Home, New York, N. Y.	394,421.74	383,428.38	800,000.00	4,116,983.54	715,982.60	145,718.47
Humboldt Fire, Pittsburgh, Pa.	224,453.26	383,428.38	1,200,000.00	3,926,080.84	42,629.43	3,289.95
Imperial Assurance, New York, N. Y.	3,275,905.11	2,550,741.19	20,000.00	120,763.10	25,629.84	53,670.75
Insurance Co. of North America, Philadelphia, Pa.	1,176,159.64	44,369.21	480,000.00	2,077,218.94	236,406.78	9,000.00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	1,176,159.64	44,369.21	59,111.95	563,382.95	95,664.62	

Maryland Motor Car, Wilmington, Del.	71,680 17	152,763.08	15,000 00	57,649.75	19,626 00	1,999 92
Massachusetts Fire & Marine, Boston, Mass.	273,618 24	.....	.....	208,051.62	43,367 13	4,026 72
Mechanics & Traders, New Orleans, La.	297,274 68	.....	.....	30,709.82	36,173 13	3,582 25
Mercantile Insurance Co. of America, New York, N. Y.	227,554 40	.....	.....	468,795.36	36,173 13	13,587 76
Milwaukee Mechanics, Milwaukee, Wis.	960,910 87	.....	.....	458,795.36	251,740 29	53,376 76
National Fire, Hartford, Conn.	5,092,645 34	.....	.....	1,592,178.64	123,577 38	18,642 30
National Union Fire, Pittsburgh, Pa.	1,413,990 04	.....	.....	398,704.24	70,926 12	13,282 75
Newark Fire, Newark, N. J.	1,605,217 38	.....	.....	617,107 13	86,476 30	5,988 31
New Hampshire Fire, Manchester, N. H.	1,517,743 74	.....	.....	617,076 77	228,010 15	44,171 20
Niagara Fire, New York, N. Y.	1,882,058 33	.....	.....	708,522 59	114,901 01	15,000 00
North River, New York, N. Y.	1,858,027 60	.....	.....	421,212 11	109,971 44	10,000 00
Northwestern National, Milwaukee, Wis.	1,379,708 70	.....	.....	683,444 58	20,433 77	10,574 80
Old Colony, Boston, Mass.	252,859 92	.....	.....	173,677 05	80,215 24	24,028 11
Orient, Hartford, Conn.	745,248 17	.....	.....	337,314 30	86,623 01	5,000 00
Peoples National Fire, Philadelphia, Pa.	2,031,704 65	.....	.....	779,642 19	243,831 32	27,780 09
Peoples National Fire, Wilmington, Del.	2,459,603 39	.....	.....	291,850 23	135,497 61	15,383 27
Providence Washington, Providence, R. I.	1,470,163 19	.....	.....	983,702 82	352,135 47	43,778 24
Queen, New York, N. Y.	2,237,198 75	.....	.....	284,445 40	143,582 03	12,952 50
Rhode Island, Providence, R. I.	379,497 23	.....	.....	1,874,513 54	121,362 66	17,447 68
St Paul Fire & Marine, St Paul, Minn.	3,419,396 90	.....	.....	504,542 56	354,886 59	3,133 50
Security, New Haven, Conn.	1,436,044 17	.....	.....	1,132,928 18	35,135 87	2,980 00
Springfield Fire & Marine, Springfield, Mass.	3,300,770 98	.....	.....	179,769 16	25,205 56	3,352 34
Standard Fire, Hartford, Conn.	478,321 01	.....	.....	136,991 85	30,377 06	3,100 00
Sterling Fire, Indianapolis, Ind.	118,451 02	.....	.....	177,017 54	12,288 99	4,500 00
Teutonia Fire, Pittsburgh, Pa.	370,170 22	.....	.....	738,224 77	126,797 71	27,597 19
Virginia Fire & Marine, Richmond, Va.	446,174 90	.....	.....	954,720 39	45,744 20	9,220 00
Vulcan, New York, N. Y.	50,698 01	.....	.....	.....	.....	.....
Westchester Fire, New York, N. Y.	2,028,844 96	.....	.....	.....	.....	.....
Williamsburgh City Fire, New York, N. Y.	1,351,906 95	.....	.....	.....	.....	.....
Total.....	104,369,576 56	12,691,180 80	12,721,912 04	45,787,229 16	8,923,172 25	1,866,798 76
Fitchburg Mutual Fire.....	88,778 13	.....	.....	17,823 23	16,427 29	1,500 00
Mutual Fire.....	49,869 49	.....	.....	1,548 29	9,643 50	25 00
Total.....	138,647 62	.....	.....	19,371 52	26,070 79	1,525 00
Subscribers at United States "Lloyds," New York, N. Y. ...	.....	1,101,699 80	75,000 00	494,772 49	130,470 43	11,702 35

1 Minus.

TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock fire and marine, mutual fire, and Lloyd's insurance companies licensed to transact business in the District of Columbia Dec. 31, 1915—Continued.

Name and location.	Repairs, ex- penses, and taxes on real estate	All other taxes, licenses, and insurance-de- partment fees	Deposit premiums returned.	Loss on sale or maturity of ledger assets.	All other expenses	Total expenditures.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Zetna, Hartford, Conn.	\$13,031.36	\$487,368.24	\$6,263.01	\$78,016.97	\$1,565,978.16	\$12,360,899.85
Agricultural Watertown, N. Y.	1,379.98	65,084.69		3,917.71	234,202.38	1,751,343.05
American Central, St. Louis, Mo.		71,249.77		24,225.00	246,601.62	2,265,227.67
American Druggists' Fire, Cincinnati, Ohio.		7,282.67			18,300.35	113,522.40
American Eagle Fire, New York, N. Y.		2,942.79			403,229.44	438,538.43
American & Foreign Marine, New York, N. Y.		6,935.54			10,942.31	234,072.09
American, Newark, N. J.	9,752.44	141,114.59		2,241.36	436,852.04	4,330,751.48
Automobile, Hartford, Conn.		26,332.74			100,786.28	588,609.09
Boston, Boston, Mass.	16,458.67	79,710.20		24,645.45	295,954.04	3,820,539.50
Buffalo German, Buffalo, N. Y.	23,530.88	23,642.90		456.25	76,940.12	761,971.97
Camden Fire, Camden, N. J.	4,533.48	44,762.25	482.25	362.60	146,591.64	1,796,693.92
Cliffans, St. Louis, Mo.		1,844.73			1,054.30	311,623.97
Columbia, Jersey City, N. J.		13,200.53			17,883.52	446,644.25
Commercial Union Fire, New York, N. Y.		19,514.61		11,697.00	65,494.73	587,640.12
Commonwealth, New York, N. Y.	1,064.16	36,913.76		20,948.12	95,342.16	890,027.56
Connecticut Fire, Hartford, Conn.	3.43	148,990.00		8,228.53	394,690.17	3,604,976.99
Continental, New York, N. Y.	62,015.71	311,688.32		49,461.00	849,713.11	8,787,694.23
Concordia Fire, Milwaukee, Wis.		50,981.76			208,816.63	1,352,847.15
County Fire, Philadelphia, Pa.	2,024.01	19,055.69	4,874.78	2,515.96	36,721.01	348,196.89
Equitable Fire, Hartford, Conn.	3,852.80	3,509.96		7,223.75	61,701.53	393,465.90
Federal, Jersey City, N. J.		60,714.73		50.00	52,750.83	1,821,780.12
Fidelity-Phenix City, New York, N. Y.	7,222.77	240,433.52		1,499.00	695,191.46	6,340,888.98
Fire Association of Philadelphia, Philadelphia, Pa.	17,019.83	195,310.08	49,603.09	1,489.22	531,446.32	4,642,160.85
Fireman's Fund, San Francisco, Cal.	11,269.57	229,602.02		10,645.66	946,830.65	7,085,512.67
Fireman's, Newark, N. J.	66,162.37	102,150.42			460,824.01	3,118,724.79
Franklin Fire, Philadelphia, Pa.	5,381.26	44,893.58	25,790.43	102,027.49	79,582.26	827,798.98
German Alliance, New York, N. Y.		29,518.77		26,984.43	10,762.61	605,775.90
German-American Fire, Baltimore, Md.	1,240.51	8,390.50			17,754.51	251,012.69
German-American, New York, N. Y.	118,263.13	263,016.51		243,376.01	1,222,998.80	9,530,640.01
Germania Fire, New York, N. Y.	29,661.36	119,173.37		15,491.64	493,910.59	3,163,464.20
Girard Fire & Marine, Philadelphia, Pa.	7,529.25	28,340.72	18,618.40	21.90	74,824.54	868,426.76
Gleason Falls, Gleason Falls, N. Y.	3,512.33	75,199.54		634.18	380,415.30	2,432,283.53
Globe & Rutgers Fire, New York, N. Y.	2,182.13	108,714.19		6,060.43	232,449.19	4,502,772.36
Granite State Fire, Portsmouth, N. H.	1,593.65	23,819.34		21,985.16	59,187.67	675,197.98
Hanover Fire, New York, N. Y.	41,802.31	88,629.12		28,759.13	458,762.91	2,548,843.05
Hartford Fire, Hartford, Conn.	36,952.52	670,257.13		39,107.28	2,194,932.72	19,040,711.72
Home, New York, N. Y.		557,542.58		16,773.74	1,750,965.82	17,878,250.40
Humboldt Fire, Pittsburgh, Pa.	5,986.38	17,168.21		1,095.74	80,456.83	789,263.92



Imperial Assurance, New York, N. Y.	14, 122.70	17, 867.86	1, 456.59	44, 221.29	453, 096.57
Insurance Co. of North America, Philadelphia, Pa.	327, 890.68	12, 141.99	6, 222.55	1, 360, 015.68	10, 401, 784.90
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	76, 470.03		75.00	23, 435.50	2, 310, 398.89
Maryland Motor Car, Wilmington, Del.	8, 239.93			60, 537.25	197, 705.14
Massachusetts Fire & Marine, Boston, Mass.	20, 156.93			147, 153.39	765, 120.99
Mechanics & Traders, New (London), New York, N. Y.	33, 978.21			147, 618.39	684, 568.85
Merchants' Insurance, Milwaukee, Wis.	21, 246.59			327, 674.30	554, 669.11
Milwaukee Fire, Hartford, Conn.	320, 452.08			1, 513, 729.89	2, 064, 362.54
National Union Fire, Pittsburgh, Pa.	111, 749.75			183, 752.39	9, 293, 820.54
New York Fire, Newark, N. J.	43, 468.19			1, 786, 441.18	2, 907, 277.63
New Hampshire Fire, Manchester, N. H.	115, 049.12			631, 009.60	1, 271, 814.77
Niagara Fire, New York, N. Y.	136, 293.75			3, 116, 031.22	3, 116, 031.22
North River, New York, N. Y.	54, 129.23			3, 721, 476.19	3, 721, 476.19
Northwestern National Milwaukee, Wis.	109, 931.32			188, 162.30	1, 713, 827.45
Old Colony, Boston, Mass.	18, 111.66			440, 297.35	2, 931, 321.39
Orient, Hartford, Conn.	75, 572.88			41, 848.40	648, 604.69
Pennsylvania Fire, Philadelphia, Pa.	8, 139.96			191, 537.21	1, 620, 526.02
Peoples National Fire, Wilmington, Del.	3, 659.72			373, 638.01	3, 803, 996.33
Phoenix, Hartford, Conn.	11, 390.03			383, 436.70	1, 460, 895.89
Providence, Washington, Providence, R. I.	6, 629.56			723, 791.56	5, 546, 096.33
Queen, New York, N. Y.	158, 672.15			307, 703.65	4, 077, 026.94
Rhode Island, Providence, R. I.	26, 709.92			566, 839.16	5, 108, 717.09
St. Paul Fire & Marine, St. Paul, Minn.	210, 810.44			23, 561.92	704, 214.47
Security, New Haven, Conn.	88, 090.79			869, 670.36	7, 995, 853.27
Springfield Fire & Marine, Springfield, Mass.	225, 094.62			423, 440.77	2, 774, 738.75
Standard Fire, Hartford, Conn.	30, 807.73			787, 834.14	6, 574, 771.92
Sterling Fire, Indianapolis, Ind.	25, 941.61			103, 137.30	890, 346.14
Tenckonia Fire, Pittsburgh, Pa.	13, 662.81			37, 927.27	283, 240.20
Virginia Fire & Marine, Richmond, Va.	35, 079.44			118, 176.84	678, 649.04
Vulcan, New York, N. Y.	3, 607.77			58, 532.48	782, 437.20
Westchester Fire, New York, N. Y.	87.57			15, 764.65	97, 887.81
Williamsburgh City Fire, New York, N. Y.	82, 957.69			498, 466.27	3, 758, 938.40
Total.....	7, 624, 027.14	155, 044.76	1, 660, 314.28	27, 042, 016.07	223, 007, 234.91
MUTUAL.					
Fitchburg Mutual Fire.	4, 616.75		2, 323.10	90, 347.84	226, 062.31
Mutual Fire.	473.13			2, 152.39	63, 810.24
Total.....	5, 089.88		2, 323.10	92, 500.23	289, 872.55
LLOYDS ASSOCIATION					
Subscribers at United States "Lloyds," New York, N. Y.	45, 770.63			103, 034.98	1, 962, 451.29

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915.

Name and location.	Fire risks in force Dec 31, 1914	Premiums	Marine and inland risks in force Dec 31, 1914	Premiums	Fire risks written during the year	Premiums	Marine and inland risks written during the year
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN							
Ætna, Hartford, Conn.	\$1,791,370,666 00	\$19,095,430 48	\$67,678,335 00	\$1,511,569 91	\$1,100,945,750 00	\$13,154,438 18	\$883,101,806 00
Agricultural, Watertown, N. Y.	688,517,800 00	7,215,822 00	636,274 00	21,074 05	529,567,170 00	7,755,328 61	2,474,470 00
American Central, St. Louis, Mo.	701,882,832 00	7,215,822 00	636,274 00	21,074 05	529,567,170 00	7,755,328 61	2,474,470 00
American Drug Store, New York, N. Y.	11,481,311 00	150,218 78			172,236 37	1,722,236 37	
American Fire, New York, N. Y.					56,017,750 00	524,931 48	135,330 00
American & Foreign Marine, New York, N. Y.							
American, Newark, N. J.	1,114,170,566 00	11,187,941 28	17,311,406 00	183,058 87	595,931,659 00	5,890,651 10	1,142,017,255 00
Automobile, Hartford, Conn.	1,243,580 00	11,213 17	6,625,306 00	134,528 11	19,441,005 00	151,618 81	10,101,211 00
Boston, Boston, Mass.	468,900,822 00	4,489,832 06	12,878,376 00	313,891 22	360,119,390 00	3,409,214 70	59,331,404 00
Buffalo German, Buffalo, N. Y.	193,437,288 00	1,893,807 28	39,462,730 00	1,222,123 85	94,918,205 00	944,592 09	246,398,219 00
Camden Fire, Camden, N. J.	318,959,033 00	3,349,099 00			256,030,130 00	2,675,887 15	
Citizens, St. Louis, Mo.	338,790,327 00	3,860,550 82	61,950 00	1,132 18	238,338,369 00	2,471,175 80	1,415,786 00
Columbia, Jersey City, N. J.			39,150,851 00	690,623 63		1,046,050 00	118,600,585 00
Commercial Union Fire, New York, N. Y.	127,798,778 00	1,289,256 96			105,616,573 00	1,818,276 64	
Commonwealth, New York, N. Y.	259,710,704 00	2,017,948 81			205,625,800 00	4,994,753 26	
Connecticut Fire, Hartford, Conn.	884,530,357 00	9,083,632 19	8,706,305 00	218,970 04	483,090,331 00	11,078,697 13	13,172,113 00
Continental, New York, N. Y.	2,042,238,700 00	20,340,254 42			1,233,163,625 00	11,883,700 26	
Concordia Fire, Milwaukee, Wis.	277,939,793 00	2,898,142 60			174,968,480 00	1,878,709 28	
County Fire, Philadelphia, Pa.	46,918,483 00	460,391 82			67,192,218 00	1,813,665 24	
Equitable Fire & Marine, Providence, R. I.	202,357,038 00	2,022,361 81	171,261,760 00	1,802,067 04	176,048,721 00	1,585,969,957 00	
Federal, Jersey City, N. J.	1,532,407,765 00	16,090,718 50	7,279,980 00	1,184,103 64	890,147,931 00	9,157,083 08	11,643,861 00
Fidelity-Union Fire, New York, N. Y.	817,892,690 00	8,299,979 07			588,688,228 00	6,383,779 30	
Fire Association, Philadelphia, Pa.	817,208,177 00	10,202,870 41	95,105,182 00	2,347,391 52	539,271,905 00	6,272,340 86	1,531,986,531 00
Firemen's Union, San Francisco, Cal.	661,031,336 00	6,732,794 00			414,525,007 00	4,324,319 88	
Franklin's Newark, N. J.	294,238,251 00	2,949,612 03			179,387,178 00	1,988,690 94	
Franklin Fire, Philadelphia, Pa.	487,636,710 00	4,717,249 25			334,577,161 00	3,261,172 19	173,587 00
German Alliance, New York, N. Y.	70,311,589 00	592,021 46			41,925,184 00	341,844 73	
German American Fire, Baltimore, Md.	2,401,228,224 00	22,677,704 44			1,612,470,884 00	15,269,418 83	3,591,188 00
German American, New York, N. Y.	310,269,377 00	7,674,571 94			127,837,478 00	4,555,882 52	
Gard Fire & Marine, Philadelphia, Pa.	264,040,921 00	2,429,413 17			127,837,478 00	1,233,991 71	
Glens Falls, Glens Falls, N. Y.	591,370,534 00	5,555,937 51	8,560,626 00	181,534 22	369,585,595 00	3,412,583 34	10,857,953 00
Globe & Rutgers Fire, New York, N. Y.	662,764,898 00	7,533,855 39	7,069,264 00	183,925 06	701,917,064 00	7,249,290 85	98,519,853 00
Granite State Fire, Portsmouth, N. H.	122,277,601 00	1,406,293 81			88,156,471 00	1,031,504 19	
Hanover Fire, New York, N. Y.	604,622,327 00	6,109,952 86			342,514,666 00	3,497,686 07	
Hartford Fire, Hartford, Conn.	3,134,622,258 00	32,031,491 20	34,781,984 00	870,705 14	2,494,178,749 00	26,106,207 20	104,427,214 00
Home, New York, N. Y.	3,269,867,436 00	31,183,350 00	54,823,997 00	943,634 00	2,775,635,678 00	27,015,688 59	606,026,564 00
Humboldt Fire, Pittsburgh, Pa.	279,486,245 00	2,002,189 92			123,638,233 00	1,241,916 92	
Imperial Assurance, New York, N. Y.	88,488,630 00	732,212 38			87,942,070 00	883,063 02	

Insurance Co. of North America, Philadelphia, Pa.	1,298,447,490 00	14,038,885 49	167,927,648 00	1,536,065 31	815,446,188 00	8,761,099 34	1,194,353,911 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	377,247,481 00	4,556,893 76	559,884 00	11,334 18	329,901,002 00	4,047,463 93	13,886,379 00
Maryland Motor Co., Wilkes-Barre, Pa.	91,217,752 00	1,029,540 21			10,069,445 00	265,928 35	
Massachusetts Fire & Marine, Boston, Mass.	169,317,630 00	1,029,540 21	13,943,945 00	291,118 46	17,694,607 00	882,932 75	69,146,077 00
Mechanics & Traders, New Orleans, La.	159,418,088 00	1,029,540 21			17,694,607 00	1,029,600 97	
Mercantile Insurance Co. of America, New York, N. Y.	508,527,411 00	5,310,837 96			270,260,269 00	2,806,889 20	
Milwaukee Mechanics, Milwaukee, Wis.	2,136,759,100 00	21,367,264 83			1,510,260,208 00	1,707,026 00	5,748,865 00
National Fire, Hartford, Conn.	578,802,957 00	6,754,771 62			382,159,130 00	1,479,323 78	
National Union Fire, Pittsburgh, Pa.	194,878,533 00	1,996,741 93	384,660 00	13,949 19	174,920,869 00	1,822,572 57	
Newark Fire, Newark, N. J.	570,043,903 00	5,815,753 83			403,117,506 00	4,133,789 45	3,598,555 00
New Hampshire Fire, Manchester, N. H.	829,489,806 00	8,807,653 95	2,495,534 00	60,529 52	495,822,399 00	5,202,151 20	7,034,271 00
Niagara Fire, New York, N. Y.	422,648,749 00	4,247,109 94			369,985,482 00	3,469,072 92	
North River, New York, N. Y.	801,644,487 00	7,051,202 47	1,016,044 00	17,192 44	3,608,248 00	3,608,248 00	17,078,320 00
Northwestern National, Milwaukee, Wis.	111,823,782 00	1,127,350 21	6,488,411 00	185,088 27	92,762,624 00	907,345 31	23,731,270 00
Old Colony, Boston, Mass.	359,956,453 00	3,540,781 84	4,650,251 00	114,827 81	282,552,635 00	2,577,667 92	
Orlent, Hartford, Conn.	784,100,633 00	8,164,763 90			586,413,936 00	5,232,187 22	
Peoples National Fire, Philadelphia, Pa.	133,287,827 00	1,472,522 76			118,277,807 00	1,561,807 51	
Phoenix, Hartford, Conn.	1,272,250,544 00	12,455,333 93			880,476,094 00	8,321,753 46	
Providence-Washington, Providence, R. I.	551,716,879 00	5,490,616 96	34,384,908 00	823,833 14	487,370,831 00	4,512,712 24	449,260,982 00
Queen, New York, N. Y.	878,083,702 00	9,372,031 20	24,936,484 00	584,117 54	596,868,338 00	6,229,893 26	314,828,530 00
Rhode Island, Providence, R. I.	157,135,993 00	1,437,800 79			107,174,631 00	1,460,939 50	
Security, New Haven, Conn.	857,635,706 00	10,242,881 99	54,417,237 00	928,392 14	574,187,462 00	7,304,106 95	683,283,472 00
Springfield Fire & Marine, Springfield, Mass.	513,010,388 00	5,204,693 47			354,100,847 00	3,088,775 97	
Standard Fire, Hartford, Conn.	1,164,973,593 00	12,426,324 04			893,001,305 00	9,210,654 04	
Starling Fire, Indianapolis, Ind.	143,653,956 00	1,330,328 17			114,603,281 00	1,185,363 99	
Teutonia Fire, Philadelphia, Pa.	76,957,449 00	801,090 57			80,286,112 00	806,579 63	1,320,233 00
Virginia Fire & Marine, Richmond, Va.	150,410,455 00	1,550,378 18			87,811,679 00	885,561 37	
Vulcan, New York, N. Y.	115,070,733 00	1,664,783 65			89,983,123 00	1,166,723 01	
Westchester Fire, New York, N. Y.	7,327,993 00	73,241 85			15,230,215 00	1,150,745 50	
Westchester City Fire, New York, N. Y.	830,585,553 00	8,022,154 39			571,469,214 00	5,966,385 23	
Williamsburgh City Fire, New York, N. Y.	621,841,994 00	6,421,808 17			404,623,012 00	4,272,959 21	20,450,468 00
Total.....	43,039,160,728 00	438,461,808 49	882,303,092 00	15,370,544 98	29,979,604,398 00	306,306,905 33	9,572,064,915 00
MUTUAL							
Fitchburg Mutual Fire, Fitchburg, Mass.	27,254,905 00	359,183 96			10,779,302 00	217,629 78	
Mutual Fire, Sandy Spring, Md.	17,417,426 00	61,312 97			2,566,578 00	4,033 84	
Total.....	44,672,331 00	420,496 93			19,375,180 00	221,663 62	
LOYDS ASSOCIATION							
Subscribers at United States "Lloyds," New York, N. Y.			57,724,761 00	1,074,130 58			970,582,565 00

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915—Continued

Name and location	Premiums	Total fire risks.	Total premiums	Total marine and inland risks.	Total premiums	Deduct expira- tions and cancel- lations, fire	Premiums
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Aetna, Hartford, Conn.	\$5,672,177 60	\$2,960,619,425.00	\$32,849,988 66	\$950,780,191.00	\$7,183,747 51	\$1,000,191,964 00	\$11,635,151 36
Agricultural Watertown, N. Y.		778,674,000.00	7,368,313.61			267,980,600 00	2,634,446 61
American Central, St Louis, Mo.	145,217.22	1,290,781,006 00	13,077,331.05	25,110,744.00	166,291 27	504,131,159 00	5,226,812 82
American Drugists' Fire, Cincinnati, Ohio		31,195,027.00	322,455 15			14,601,172 00	149,594 29
American Eagle Fire, New York, N. Y.	3,965 69	58,017,759 00	524,931 48	135,330 00	3,965 69	2,942,868 00	13,148 24
American & Foreign Marine, New York, N. Y.				1,159,328,661.00	1,489,410 53		
American Newark, N. J.	237,237 23	1,710,102,225 00	17,078,692 38	16,726,517 00	371,765 34	583,170,874 00	5,969,343 51
Automobile, Hartford, Conn.	893,969 87	261,984,935 00	17,162,831 98	72,209,780 00	1,177,861 09	3,633,439 00	31,246 99
Boston, Boston, Mass.	2,956,021 26	828,020,212 00	7,899,046 79	285,860,949 00	4,178,145 11	296,058,502 00	2,909,947 01
Buffalo German, Buffalo, N. Y.		290,355,493 00	2,838,399 37			101,081,113 00	1,022,041 97
Camden Fire, Camden, N. J.		574,999,183 00	6,025,586 15			216,036,265 00	2,417,386 04
Citizens, St. Louis, Mo.	25,649 28	573,128,696 00	6,331,726 62	1,477,736 00	26,781 46	379,187,006 00	4,297,022 69
Columbia, Jersey City, N. J.	958,560 83	233,415,351 00	2,335,306 96	157,751,436 00	1,649,184 46	93,408,329 00	943,361 99
Commercial Union Fire, New York, N. Y.		465,336,515 00	3,876,225 45			47,955,513 00	1,489,479 84
Commonwealth, New York, N. Y.		1,367,629,688 00	14,048,255 45			474,244,447 00	5,048,136 32
Connecticut Fire, Hartford, Conn.		3,275,392,225 00	31,418,951 55	21,878,418 00	524,233 12	1,153,582,606 00	10,604,743 80
Continental, New York, N. Y.	305,263 08	432,906,273 00	4,786,932 76			180,737,087 00	1,785,194 82
Concordia Fire, Milwaukee, Wis.		113,110,797 00	1,139,101 20			36,951,371 00	402,750 41
County Fire, Philadelphia, Pa.		380,385,759 00	3,835,397 05	2,060,231,717 00	7,672,883 38	172,678,874 00	1,840,400 00
Equitable Fire & Marine, Providence, R. I.							
Federal, Jersey City, N. J.	5,870,815 44	2,431,555,026 00	25,218,702 57	18,923,851 00	455,034 80	708,304,612 00	8,308,201 22
Fidelity-Phoenix Fire, New York, N. Y.	270,931 16	1,327,551,897 00	14,913,758 41			532,854,683 00	6,038,550 25
Fire Association of Philadelphia, Pa.		1,386,478,082 00	10,475,211 27	1,627,091,713 00	10,975,011 43	508,261,367 00	6,106,776 86
Fireman's Fund, San Francisco, Cal.	8,627,619.91	1,075,559,343 00	11,057,113 97			384,581,969 00	4,123,649 66
Firemen's, Newark, N. J.		473,725,429 00	4,936,302 97			209,543,512 00	2,263,431 97
Franklin Fire, Philadelphia, Pa.		821,613,871 00	7,978,421 44	173,587 00	3,785 41	324,728,015 00	3,301,350 89
German Alliance, New York, N. Y.	3,785 41	112,256,773 00	7,934,466 19			39,578,957 00	340,593 75
German American, New York, N. Y.		4,013,799,108 00	37,947,123 27	3,591,158 00	92,538 07	1,522,241,784 00	15,216,675 79
German Fire, New York, N. Y.	92,538.07	1,266,046,827 00	12,230,454 46			414,521,960 00	4,185,071 25
Globe Fire & Marine, Philadelphia, Pa.		301,878,399 00	3,653,405 48			125,808,934 00	2,254,175 99
Glens Falls, Glens Falls, N. Y.	213,638 80	900,956,179 00	8,968,520 85	19,418,582 00	395,173 02	324,100,976 00	3,248,581 79
Globe & Rutgers Fire, New York, N. Y.		1,364,882,562 00	14,783,146 24	100,589,117 00	1,222,085 20	669,044,414 00	7,049,717 96
Granite State Fire, Portsmouth, N. H.	1,038,159 54	205,434,072 00	2,927,798 00			72,797,431 00	936,303 14
Hanover Fire, New York, N. Y.		947,136,993 00	9,607,638 83			336,375,008 00	3,535,987 66
Hartford Fire, Hartford, Conn.	1,646,281 45	5,628,801,007 00	58,137,698 40	339,209,198 00	2,516,986 59	2,114,965,544 00	22,014,070 51
Home, New York, N. Y.	1,431,661 25	6,045,121,114 00	58,199,038 59	690,850,561 00	2,375,295 25	2,379,849,648 00	23,621,900 59
Humboldt Fire, Pittsburgh, Pa.		333,124,478 00	3,244,106 84			123,798,478 00	1,140,480 20
Imperial Assurance, New York, N. Y.		173,430,700 00	1,915,275 40			63,287,514 00	656,931 48
Insurance Co. of North America, Philadelphia, Pa.	6,996,491 19	2,111,893,685 00	22,800,984.83	1,362,281,559 00	8,532,559 50	732,307,071 00	8,093,831 17

Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	138,428 70	707,108,576 00	8,408,847 79	11,453,463 00	149,762 88	296,611,074 00	3,751,428 91
Maryland Motor Car, Wilmington, Del.	666,485 96	10,478,307 00	420,708 59	82,491,022 00	957,044 42	3,218,998 00	241,312 98
Massachusetts Fire & Marine, Boston, Mass.		148,479,324 00	1,880,065 85			52,162,004 00	641,676 90
Mechanics & Traders, New Orleans, La.		278,174,654 00	2,800,197 33			112,585,613 00	1,213,266 70
Merchants Insurance Co. of America, New York, N. Y.		298,724,654 00	2,800,197 33			106,885,075 00	808,150 64
Mutual Fire, Hartford, Conn.		780,524,653 00	8,060,540 59			328,384,225 00	2,781,161 75
National Fire, Hartford, Conn.		3,647,021,368 00	36,121,300 80			1,368,953,465 00	13,785,800 38
National Union, Pittsburg, Pa.		960,962,087 00	11,233,501 40			1,367,837,422 00	1,464,251 74
New York City, New York, N. Y.		369,769,422 00	3,519,311 50			1,367,837,422 00	1,464,251 74
New Hampshire Fire, Manchester, N. H.		973,161,406 00	13,710,117 28			347,759,949 00	2,651,101 46
Niagara Fire, New York, N. Y.		1,325,312,205 00	13,710,117 28			507,503,536 00	3,515,101 26
North River, New York, N. Y.		769,464,231 00	7,716,182 86			320,735,926 00	3,307,161 68
Northwestern National, Milwaukee, Wis.		1,160,938,417 00	10,650,451 10			336,708,175 00	3,438,438 86
Northwestern National, Milwaukee, Wis.		204,536,406 00	2,034,665 52			76,615,967 00	772,931 26
Old Colony, Boston, Mass.		212,593,088 00	6,118,449 76			225,620,660 00	2,319,871 75
Orient, Hartford, Conn.		1,320,514,580 00	13,306,951 12			482,577,574 00	5,157,321 45
Peoples National Fire, Philadelphia, Pa.		251,565,808 00	3,034,380 27			99,120,820 00	1,406,301 74
Peoples National Fire, Wilmington, Del.		2,168,727,238 00	20,777,087 39			787,260,190 00	7,173,827 83
Phoenix, Hartford, Conn.		1,038,087,710 00	10,003,359 20			409,388,047 00	3,881,364 97
Providence-Washington, Providence, R. I.		1,474,957,040 00	15,601,924 49			543,314,903 00	6,016,950 34
Queen, New York, N. Y.		324,310,624 00	2,924,840 29			128,313,001 00	1,151,547 55
Rhode Island, Providence, R. I.		1,431,826,168 00	17,600,988 94			500,672,898 00	6,880,403 92
St. Paul Fire & Marine, St. Paul, Minn.		867,111,233 00	9,448,469 44			313,672,252 00	3,615,403 52
Security, New Haven, Conn.		2,028,034,873 00	21,636,978 68			787,192,993 00	8,671,287 92
Springfield Fire & Marine, Springfield, Mass.		258,327,187 00	2,518,893 16			102,625,888 00	1,104,380 40
Standard Fire, Hartford, Conn.		157,243,561 00	1,667,670 20			93,989,513 00	200,276 69
Starling Fire, Indianapolis, Ind.		238,229,134 00	2,446,439 55			83,562,556 00	982,477 41
Teutonia Fire, Pittsburg, Pa.		205,658,915 00	2,831,508 66			9,857,197 00	1,092,857 18
Teutonia Fire & Marine, Richmond, Va.		22,558,208 00	229,987 35			505,740,217 00	5,482,422 46
Vulcan, New York, N. Y.		1,402,657,767 00	14,058,539 62			387,848,159 00	4,138,542 23
Westchester Fire, New York, N. Y.		1,026,464,803 00	10,094,767 38			26,948,877,435 00	285,225,503 58
Williamsburgh City Fire, New York, N. Y.		73,038,765,126 00	744,768,713 82				
Total.....	50,107,838 59			10,454,368,907 00	65,484,683 57		
MUTUAL							
Fitchburg Mutual Fire, Fitchburg, Mass.		44,034,207 00	576,813 74			16,382,164 00	221,897 89
Mutual Fire, Sandy Spring, Md.		20,013,304 00	65,346 81			2,181,430 50	146 12
Total.....		(4,047,511 00	642,160 55			18,563,584 50	222,044 01
LOYDS ASSOCIATION							
Subscribers at United States "Lloyds" New York, N. Y.	4,581,399 26			1,034,307,328 00	5,600,529 84		

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915—Continued

Name and location	Deduct ex- pansions and can- cellations, in- land and marine	Premiums	Risks in force at end of year	Premiums	Marine and inland risks in force at end of year	Premiums	Deduct amount reinsured, fire
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Zeina, Hartford, Conn.	\$868,276,628 00	\$5,467,970 05	\$1,900,427,461 00	\$21,214,717 30	\$82,503,563 00	\$1,715,777 46	\$229,317,582 00
Agricultural, Watertown, N. Y.	22,371,105 00	104,663 74	510,694,300 00	4,733,867 00	2,739,639 00	61,627 53	93,461,700 00
American Republics, New York, N. Y.	2,300 00	4 00	786,649,847 00	7,830,568 23	15,893,855 00	2,261,205 00	444,733,957 00
American Republics, Cincinnati, Ohio	1,120,392,288 00	1,299,944 23	16,593,847 00	511,783 24	133,030 00	3,991 69	35,664,311 00
American Republics, New York, N. Y.	8,412,824 00	196,057 32	1,126,931,351 00	11,109,248 87	38,936,373 00	189,466 60	140,298,885 00
American and Foreign Marine, New York, N. Y.	43,959,949 00	638,457 76	17,051,146 00	131,584 99	8,313,693 00	175,708 02	1,065,270 00
American Newark, N. J.	241,660,536 00	2,968,807 82	522,961,710 00	4,980,099 75	44,200,413 00	530,403 33	131,216,359 00
Automobile, Hartford, Conn.			189,274,380 00	1,816,357 40		1,208,337 29	23,892,353 00
Boston, Boston, Mass.			358,902,918 00	3,608,189 51			43,829,970 00
Buffalo German, Buffalo, N. Y.			193,941,690 00	2,034,703 93			166,892,751 00
Canfield Fire, Camden, N. J.	597,382 00	11,473 74			880,354 00	15,307 72	
Citizens, St. Louis, Mo.	124,787,887 00	1,027,355 02	140,007,022 00	1,391,944 97	32,993,549 00	621,829 44	26,459,020 00
Columbia, Jersey City, N. J.			417,381,002 00	2,386,745 61			74,891,479 00
Commercial Union Fire, New York, N. Y.			893,385,141 00	9,000,149 13			113,827,339 00
Commonwealth, New York, N. Y.			2,121,899,619 00	20,814,207 75	10,054,433 00	239,062 71	210,065,800 00
Connecticut Fire, Hartford, Conn.	11,823,985 00	285,170 41	282,171,206 00	3,001,738 14			61,493,301 00
Continental, New York, N. Y.			76,159,336 00	736,550 79			136,249,301 00
Concordia Fire, Milwaukee, Ws.			207,706,885 00	2,054,997 05			186,271,721 00
County Fire, Philadelphia, Pa.					286,628,087 00	2,030,114 54	
Equitable Fire & Marine, Providence, R. I.	1,823,603,630 00	5,633,708 84	1,633,250,414 00	16,850,501 35	8,673,346 00	210,949 28	185,060,521 00
Federal, Jersey City, N. J.	10,248,505 00	244,085 52	899,977,214 00	8,875,208 16			75,767,021 00
Fidelity-Phoenix Fire, New York, N. Y.			698,976,715 00	10,368,464 31	160,695,950 00	3,479,006 65	134,690,575 00
Fire Association of Philadelphia, Philadelphia, Pa.	1,466,395,763 00	7,495,914 78	690,971,917 00	9,879,464 31			103,765,747 00
Firemen's Fund, San Francisco, Cal.			290,157,917 00	2,672,871 00			246,853,788 00
Firemen's, Newark, N. J.			406,885,856 00	4,677,070 52	146,972 00	2,991 02	398,849,667 00
Franklin Fire, Philadelphia, Pa.	26,615 00	794 30	72,678,716 00	593,872 44			12,198,534 00
German Alliance, New York, N. Y.			2,491,557,324 00	22,730,447 48	2,072,624 00	55,055 01	572,460,834 00
German American Fire, Baltimore, Md.			851,524,867 00	8,045,363 21			90,115,663 00
German American, New York, N. Y.	1,518,534 00	37,483 06	266,090,465 00	2,409,229 40			51,353,874 00
German Fire, New York, N. Y.			636,855,203 00	5,719,939 06	13,102,984 00	248,673 44	94,178,672 00
Guard Fire & Marine, Philadelphia, Pa.			695,636,148 00	7,688,428 28	20,719,045 00	430,361 70	95,945,643 00
Globe & Rutgers Fire, New York, N. Y.	6,315,598 00	146,409 58	132,636,641 00	1,591,494 86			23,880,269 00
Globe & Rutgers Fire, New York, N. Y.	79,870,072 00	791,723 50	610,761,985 00	6,071,651 27			115,817,959 00
Granite State, New York, N. Y.			3,513,845,463 00	35,123,627 89			422,801,956 00
Hanover Fire, New York, N. Y.	96,833,281 00	1,598,025 85	3,513,845,463 00	35,123,627 89	42,375,917 00	918,960 74	558,445,386 00
Hartford Fire, Hartford, Conn.	604,417,658 00	1,392,459 25	3,069,226,000 00	2,163,656 64	56,432,903 00	982,836 00	38,600,023 00
Humboldt Fire, New York, N. Y.			110,143,186 00	958,343 92			25,720,365 00
Imperial Assurance, New York, N. Y.							

Insurance Co. of North America, Philadelphia, Pa.	1,215,570,652 00	6,811,223 55	1,379,586,614 00	14,707,153 66	146,701,907 00	1,721,325 95	175,959,749 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	13,358,585 00	140,747 73	410,957,502 00	4,652,458 88	1,094,878 00	9,015 15	107,893,833 00
Maryland and New York Fire Insurance Co., Baltimore, Md.			97,317,320 00	1,647,458 55	18,135,911 00		16,426,829 00
Massachusetts Fire & Marine, Boston, Mass.		609,796 11	186,568,971 00	1,647,458 55		347,848 31	62,707,065 00
Mechanics & Traders, New York, N. Y.			186,568,971 00	1,647,458 55			42,812,390 00
Maritime Insurance Co. of America, New York, N. Y.			59,578,978 00	5,295,078 69			74,817,885 00
Milwaukee Insurance Co., Milwaukee, Wis.			59,578,978 00	5,295,078 69			524,317,045 00
National Fire, Hartford, Conn.		31,003 06	2,298,377,943 00	22,235,830 51	4,240,220 00	92,127 72	178,171,140 00
National Fire, Philadelphia, Pa.			504,024,693 00	6,700,240 86			178,171,140 00
New York Fire, New York, N. Y.		45,052 01	292,730,753 00	6,263,043 76	2,501,426 00	85,528 50	46,248,267 00
New Hampshire Fire, Manchester, N. H.			630,410,465 00	6,263,043 76			88,486,822 00
Nigeria Fire, New York, N. Y.		109,152 25	817,810,689 00	8,164,945 89	5,319,077 00		130,362,827 00
North River, New York, N. Y.		13,754 04	448,728,265 00	4,409,077 18	1,418,362 00	107,360 04	142,689,807 00
Northwestern National, Milwaukee, Wis.		56,688 12	824,220,242 00	7,221,024 24	1,837,719 00	4,971 52	77,391,862 00
Old Colony, Boston, Mass.		331,104 88	127,970,439 00	1,240,761 26	9,224,632 00	219,079 23	32,303,330 00
Orient, Hartford, Conn.		157,372 65	386,888,428 00	3,768,575 01	7,040,413 00	183,265 74	86,062,835 00
Pennsylvania Fire, Philadelphia, Pa.			837,937,015 00	8,239,629 67			125,432,667 00
Peoples National Fire, Wilmington, Del.			152,414,988 00	1,628,029 53			33,936,792 00
Phoenix, Hartford, Conn.			1,371,437,048 00	13,043,279 54			233,077,438 00
Providentia-Washington, Providence, R. I.		2,948,825 27	629,690,643 00	6,121,904 23	32,910,482 00	807,714 55	147,425,221 00
Queen, New York, N. Y.		304,036,112 00	931,642,137 00	9,594,974 15	35,728,902 00	618,728 38	105,298,865 00
Rhode Island, Providence, R. I.			195,997,623 00	1,773,292 74			68,240,781 00
St. Paul Fire & Marine, St. Paul, Minn.			991,199,270 00	10,726,555 02	71,518,231 00	1,064,236 41	83,848,349 00
Security, New Haven, Conn.			553,418,981 00	5,527,975 89			117,021,532 00
Springfield Fire & Marine, Springfield, Mass.			1,240,841,880 00	12,905,690 76			197,729,247 00
Standard Fire, Hartford, Conn.			155,701,269 00	1,411,512 76			33,149,430 00
Sterling Fire, Indianapolis, Ind.		15,426 81	137,974,783 00	1,458,393 51	255,239 00	7,826 74	104,929,502 00
Teutonia Fire, Pittsburgh, Pa.			144,252,621 00	1,463,962 14			27,528,079 00
Virginia Fire & Marine, Richmond, Va.			122,066,359 00	1,727,651 48			19,530,623 00
Vulcan, New York, N. Y.			12,701,011 00	121,764 35			257,154 00
Westchester Fire, New York, N. Y.			896,317,530 00	8,576,117 16			132,060,984 00
Williamsburgh City Fire, New York, N. Y.		54,488 73	638,616,647 00	6,556,225 15	4,890,393 00	21,162 79	138,392,692 00
Total	9,226,147,409 00	46,990,933 66	46,089,887,691 00	459,543,210 21	1,128,221,498 00	18,493,749 91	8,708,976,089 00
MUTUAL							
Fitchburg Mutual Fire, Fitchburg, Mass.			27,652,043 00	354,915 85			1,036,153 00
Mutual Fire, Sandy Spring, Md.			17,831,882 50	65,200 69			149,947 00
Total			45,483,925 50	420,116 54			1,186,100 00
LLOYD'S ASSOCIATION							
Subscribers at United States "Lloyds," New York, N. Y.	965,629,375 00	4,328,116 74			78,777,951 00	1,332,413 10	

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine, mutual fire, and Lloyds insurance companies licensed to transact business in the District of Columbia Dec 31, 1915.—Continued

Name and location	Premiums	Deduct amount re-insured, marine and inland	Premiums	Net amount in force, fire	Premiums	Net amount in force, marine and inland	Premiums
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Actna, Hartford, Conn.	\$2,331,230.93	\$19,117,061.00	\$643,687.55	\$1,731,109,879.00	\$18,880,477.37	\$63,386,502.00	\$1,072,089.91
Agricultural, Watertown, N. Y.	928,121.00			417,232,600.00	3,805,746.00		
American Central, St. Louis, Mo.	4,467,793.83	807,817.00	11,404.75	341,863,890.00	3,382,768.40	1,931,822.00	50,222.78
American Drugists' Fire, Cincinnati, Ohio	26,919.04			14,332,650.00	3,145,941.82		
American Eagle Fire, New York, N. Y.	384,941.33	106,424.00	3,193.35	15,410,580.00	126,841.91	26,606.00	708.34
American & Foreign Marine, New York, N. Y.		19,106,790.00	77,489.01		9,667,112.84	19,820,533.00	111,977.29
American Newark, N. J.	1,442,136.03	229,415.00	4,075.24	15,955,876.00	1,222,220.95	8,084,278.00	171,632.78
Automobile, Buffalo, N. Y.	9,364.00	143,783.00	2,929.91	401,745,351.00	3,755,188.91	23,106,048.00	536,473.42
Buffalo Beacon, Mass.	1,233,910.84	4,103,429.00	134,406.07	160,382,022.00	1,527,880.49	40,096,984.00	1,074,931.22
Buffalo German, Buffalo, N. Y.	288,466.91			315,132,942.00	3,121,088.22		
Camden Fire, Camden, N. J.	487,101.28			27,048,939.00	278,068.22	20,924.00	583.01
Citizens, St. Louis, Mo.	1,756,645.61	\$59,430.00	14,723.81			19,115,843.00	324,703.84
Columbia, Jersey City, N. J.		13,847,706.00	297,125.60				
Commercial Union Fire, New York, N. Y.	290,914.41			113,547,996.00	1,101,030.56		
Commonwealth, New York, N. Y.	618,433.89			342,459,523.00	7,768,311.72		
Connecticut Fire, Hartford, Conn.	1,240,693.20			779,557,522.00	1,095,783.02		
Continental, New York, N. Y.	1,792,004.19	3,667,493.00	86,617.26	1,795,675,752.00	17,092,203.85	6,386,940.00	152,445.45
Concordia Fire, Milwaukee, Wis.	690,644.57			290,675,202.00	2,317,093.57		
County Fire, Philadelphia, Pa.	517,239.22			28,886,029.00	219,111.57		
Equitable Fire & Marine, Providence, R. I.	1,493,783.51			51,435,164.00	526,213.54		
Federal, Jersey City, N. J.		110,183,029.00	901,003.11			117,444,158.00	1,138,111.43
Fidelity-Phenix Fire, New York, N. Y.	1,912,810.56	2,370,461.00	59,139.67	1,448,163,693.00	14,937,681.79	6,304,865.00	151,769.61
Fire Association of Philadelphia, Philadelphia, Pa.	824,234.81			823,933,193.00	8,041,823.35		
Firemans Fund, San Francisco, Cal.	1,531,812.82	53,495,465.00	1,414,205.97	743,586,140.00	8,833,621.54	107,197,492.00	2,064,890.68
Firemen's, Newark, N. J.	1,150,551.97			587,268,627.00	5,782,912.34		
Franklin Fire, Philadelphia, Pa.	2,509,420.73			23,330,129.00	163,451.00		
German Alliance, New York, N. Y.	3,723,200.70	90,157.00	2,515.91	98,036,289.00	933,809.82	56,815.00	475.11
German American Fire, Baltimore, Md.	118,418.37			60,480,182.00	475,454.07		
German Fire, New York, N. Y.	4,985,761.23	126,388.00	1,010.87	1,919,096,490.00	17,794,686.25	1,944,236.00	54,044.14
Globe Fire & Marine, Philadelphia, Pa.	1,033,874.12			752,409,204.00	6,951,509.09		
Globe & Rutgers Fire, New York, N. Y.	588,640.45			214,715,591.00	1,850,589.04	11,801,033.00	232,001.66
Globe & Rutgers Fire, New York, N. Y.	887,342.82			512,676,531.00	4,852,596.24		
Granite State Fire, Portsmouth, N. H.	329,955.91	1,301,951.00	16,071.78	389,692,505.00	6,456,961.33	20,719,045.00	430,361.70
Hanover Fire, New York, N. Y.	1,168,310.27			194,944,026.00	4,913,341.00		
Hartford Fire, Hartford, Conn.	3,662,255.96	8,507,438.00	234,111.51	3,091,043,507.00	31,461,371.93	33,888,429.00	684,849.23
Home, New York, N. Y.	5,687,418.00	6,207,754.00	176,248.00	3,096,826,080.00	29,889,720.00	50,225,149.00	806,588.00
Imperial Assurance, New York, N. Y.	428,160.50			170,725,377.00	1,675,496.14		
Insurance Co. of North America, Philadelphia, Pa.	1,812,878.46	6,914,469.00	130,803.81	1,203,026,805.00	12,894,275.20	139,787,438.00	1,590,517.11



Insurance Co of the State of Pennsylvania, Philadelphia, Pa.....	1,248,308 57	190,987 00	2,805 74	302,717 64	3,404,170 31	903,891 00	6,209 41
Maryland Motor Car, Wilmington, Del.....	5,812 38			7,135 59	173,643 23		
Massachusetts Fire & Marine, Boston, Mass.....	159,753 18	2,184,748 00	18,313 31	80,608 59	784,575 27	15,951,163 00	329,535 00
Mechanics & Traders, New Orleans, La.....	614,946 57			103,800 96	1,032,346 90		
Mercantile Insurance Co of America, New York, N. Y.....	318,436 36			144,026 62	1,297,540 33		
Milwaukee Mechanics, Milwaukee, Wis.....	825,117 27			446,752 57	4,442,261 54		
National Fire, Hartford, Conn.....	4,739,488 24	202,667 00	4,799 15	1,763,943 90	17,586,342 27	4,046,563 00	87,828 57
National Union Fire, Pittsburgh, Pa.....	2,090,457 46			1,415,853 54	4,678,792 40		
Newark Fire, Newark, N. J.....	856,925 43	222,221 00	5,797 53	186,491 06	1,876,846 33	2,279,205 00	79,730 97
New Hampshire Fire, Manchester, N. H.....	1,370,604 61	269,153 00	4,480 75	687,447 84	6,794,341 28	5,059,924 00	102,899 26
Niagara Fire, New York, N. Y.....	1,378,020 69			306,038 48	3,081,056 29	1,418,362 00	4,971 52
North River, New York, N. Y.....	884,275 28			746,838 30	6,512,836 92	1,837,719 00	63,988 99
Northwestern National, Milwaukee, Wis.....	384,160 68	2,654,728 00	68,307 04	95,660 90	879,000 58	6,569,904 00	150,772 21
Old Colony, Boston, Mass.....	1,027,730 48	1,957,942 00	49,001 81	300,825 57	2,904,299 73	5,663,371 00	134,263 93
Orient, Hartford, Conn.....	1,318,411 43			712,504 34	6,921,218 24		
Pennsylvania Fire, Philadelphia, Pa.....	373,832 68			118,508 36	1,254,196 85		
Peoples National Fire, Wilmington, Del.....	2,689,911 31			118,359 59	10,913,348 20		
Phoenix, Hartford, Conn.....	1,475,976 53	5,633,827 00	188,474 61	482,274 42	4,646,018 40	27,276,655 00	619,239 94
Providence-Washington, Providence, R. I.....	1,027,730 48	2,867,772 00	18,557 40	826,343 22	8,557,243 70	32,861,130 00	600,170 98
Rhode Island, Providence, R. I.....	862,356 43			127,756 80	1,180,937 31		
St Paul Fire & Marine, St. Paul, Minn.....	975,961 78			847,350 92	9,760,623 24		
Security, New Haven, Conn.....	2,305 59	4,169,667 00	127,868 37	436,417 49	4,400,670 30		
Springfield Fire & Marine, Springfield, Mass.....	2,305 59			1,043,112 63	10,929,117 30		
Standard Fire, Hartford, Conn.....	1,308,239 53			122,891 57	1,309,827 62		
Sterling Fire, Philadelphia, Pa.....	203,624 90			133,745 81	1,350,153 98		
Virginia Fire & Marine, Richmond, Va.....	2,809 68			116,754 22	1,194,127 24		
Westchester Fire, New York, N. Y.....	1,753,207 68			116,552 72	1,174,989 86		
Westchester City Fire, New York, N. Y.....	1,360,802 49	3,345,630 00	14,800 75	714,217 56	6,822,993 46		
Williamsburgh City Fire, New York, N. Y.....				500,223 95	5,185,422 68	1,544,763 00	6,362 04
Total.....	86,576,258 73	283,880,255 00	4,714,044 67	37,380,911,602 00	372,966,951 51	844,341,243 00	13,779,705 24
MUTUAL							
Fitchburg Mutual Fire, Fitchburg, Mass.....	11,565 41			26,615,890 00	343,350 44		
Mutual Fire, Sandy Spring, Md.....	436 79			17,681,936 50	64,763 90		
Total.....	12,002 20			44,297,826 50	408,114 34		
Subscribers at United States "Lloyds," New York, N. Y.....		35,143,430 00	491,804 53			43,634,521 00	840,608 57







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COMPARATIVE TABLES.

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FOREIGN FIRE INSURANCE COMPANIES,  
DECEMBER 31, 1915.

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TABLE A—*Assets of joint-stock fire and marine insurance companies of foreign*

Name and location	Date of incorporation	Date began business in the United States	Market value of real estate.	Loans on mortgages	Loans on stocks and other collateral
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen and Munich Fire, Aix-la-Chappelle, Germany .....	1825	1895	.....	.....	.....
Atlas Assurance, London, England .....	1808	1886	\$60,000 00	.....	.....
British and Foreign Marine, Liverpool, England .....	1863	1863	.....	.....	.....
British America Assurance, Toronto, Canada .....	1833	1885	.....	.....	.....
Caledonian, Edinburgh, Scotland .....	1805	1890	443,780 58	.....	.....
Commercial Union Assurance, London, England .....	1861	1871	900,000 00	\$30,000 00	.....
General Fire Assurance, Paris, France .....	1819	1910	.....	.....	.....
Hamburg-Bremen Fire, Hamburg, Germany .....	1854	1855	.....	.....	.....
Indemnity Mutual Marine, London, England .....	1825	1889	.....	.....	.....
Law Union and Rock, London, England .....	1806	1897	.....	.....	.....
Liverpool & London & Globe, Liverpool, England .....	1836	1848	1,664,728 67	2,776,464 00	.....
London Assurance, London, England .....	1720	1872	.....	.....	.....
London & Lancashire Fire, Liverpool, England .....	1861	1879	300,000 00	.....	.....
Mannheim, Mannheim, Germany .....	1879	1887	.....	.....	.....
Marine Insurance Co., London, England .....	1836	1884	.....	.....	.....
Nationale Fire, Paris, France .....	1820	1910	.....	.....	.....
North British & Mercantile, London, England .....	1809	1866	.....	.....	.....
Northern Assurance, London, England .....	1836	1854	.....	135,000 00	.....
Norwich Union Fire, Norwich, England .....	1797	1877	.....	.....	.....
Palatine, London, England .....	1800	1901	.....	.....	.....
Phoenix Fire, Paris, France .....	1819	1911	.....	.....	.....
Phoenix Assurance, London, England .....	1782	1879	.....	.....	.....
Prussian National, Stettin, Germany .....	1843	1891	.....	.....	.....
Royal Exchange Assurance, London, England .....	1720	1891	.....	.....	.....
Royal, Liverpool, England .....	1845	1851	4,370,343 62	200,100 00	.....
Scottish Union & National, Edinburgh, Scotland .....	1824	1880	213,028 36	122,300 00	.....
Sun Insurance Office, London, England .....	1710	1882	210,000 00	.....	.....
Svea Fire and Life, Gothenburg, Sweden .....	1866	1884	.....	.....	.....
Union Assurance Society, London, England .....	1907	1909	.....	.....	.....
Union Fire, Paris, France .....	1828	1910	.....	.....	.....
Union Marine, Liverpool, England .....	1863	1880	.....	.....	.....
Western Assurance, Toronto, Canada .....	1851	1851	.....	.....	.....
Total .....	.....	.....	8,221,881 23	3,263,864 00	.....
RECAPITULATION					
District of Columbia companies	.....	.....	.....	.....	.....
Stock .....	.....	.....	1,079,553 02	1,243,417 93	\$3,500 00
Mutual .....	.....	.....	65,928 83	264,790 00	.....
Domestic	.....	.....	.....	.....	.....
Stock .....	.....	.....	15,474,538 40	31,139,739 98	1,184,925 70
Mutual .....	.....	.....	65,000 00	.....	.....
Lloyds .....	.....	.....	.....	.....	.....
United States branches of foreign fire and marine insurance companies stock ..	.....	.....	8,221,881 23	3,263,864 00	.....
Grand total .....	.....	.....	24,906,901 48	35,911,811 91	1,188,425 70

*countries licensed to transact business in the District of Columbia during 1915.*

Market value of bonds and stocks.	Cash in office and banks	Agents' balances	All other assets	Assets not admitted	Total admitted assets
\$2,363,974 00	\$145,240 19	\$185,833 94	\$37,490 60	\$12,179 22	\$2,720,359 51
2,485,945 00	197,271 74	365,646 49	33,238 24	59,381 48	3,082,719 99
1,019,546 00	227,767 31	387,617 50	139,683 33	61,640 78	1,712,973 36
1,398,088 60	353,229 32	176,265 16	26,686 42	14,483 81	1,939,785 09
1,394,735 00	179,561 90	269,550 22	11,032 03	16,470 83	2,282,188 90
5,241,965 00	2,030,912 45	1,154,549 61	533,684 80	82,741 95	9,868,369 91
775,660 00	54,532 94	82,900 92	10,579 96	8,449 53	915,225 29
1,539,735 00	34,589 37	255,713 15	22,482 89	9,176 83	1,843,343 58
384,600 00	182,263 33	65,040 61	29,417 21	13,021 89	648,299 26
1,177,635 00	43,535 06	89,048 63	42,706 50	5,606 27	1,347,318 92
6,215,600 00	1,659,988 32	2,462,586 89	133,169 04	98,152 98	14,814,383 94
3,207,090 00	508,295 36	535,618 50	190,790 42	55,968 61	4,385,825 67
2,814,537 50	689,420 16	591,212 27	556,404 94	46,919 95	4,904,654 92
993,660 00	23,602 08	407,899 59	69,164 69	16,425 33	1,477,961 03
1,099,102 00	303,408 32	216,772 16	86,658 47	15,669 96	1,690,270 99
600,896 50	67,107 02	82,023 71	8,421 25	10,501 60	747,946 88
7,692,767 00	357,769 38	969,103 11	100,306 95	51,955 89	9,067,990 35
4,585,815 00	589,510 03	568,988 39	101,624 39	25,941 46	5,954,996 35
2,429,765 00	304,309 61	369,196 69	35,113 55	13,168 32	3,125,216 53
2,295,380 00	450,692 82	409,422 33	37,058 62	49,137 55	3,143,416 22
519,200 00	76,559 45	60,226 53	6,765 33	.....	662,751 31
3,178,496 00	411,811 86	640,847 31	62,084 71	35,498 08	4,257,741 80
2,025,860 00	212,860 94	320,737 44	25,248 92	25,106 69	2,559,600 61
2,548,916 38	217,420 18	327,657 39	92,744 46	22,764 08	3,163,974 33
6,315,504 00	1,108,530 30	1,581,488 06	253,994 25	69,709 94	13,760,250 29
5,405,845 00	378,049 20	577,916 96	106,863 54	43,332 61	6,760,670 45
3,643,161 75	465,718 11	501,294 75	68,698 83	22,275 23	4,866,598 21
1,800,060 00	121,789 86	185,402 50	70,061 17	10,548 62	1,666,764 91
1,220,410 00	166,801 67	126,297 56	13,212 46	17,712 88	1,509,011 81
726,122 95	151,588 85	114,804 13	10,472 72	2,695 13	1,000,293 52
594,790 00	106,583 21	193,163 34	58,597 01	42,656 89	910,476 67
1,982,178.43	382,461 18	381,303 61	42,737 59	40,865 47	2,747,815 34
79,177,041 11	12,203,244 52	14,656,129 45	3,017,195 29	1,000,158 86	119,539,196 74
1,193,645 00	136,678 13	214,996 98	82,343 63	38,559 16	3,915,575 53
5,350 00	18,907 83	.....	4,199 75	.....	359,176 41
344,088,595 24	32,553,277 16	39,043,923 94	7,223,407 84	3,668,021 51	467,040,386 75
515,952 50	24,694 74	18,030 75	6,815 10	7,164 55	623,328 54
1,059,780 00	514,086 33	282,736 40	142,068 12	76,899 99	1,921,770 86
79,177,041 11	12,203,244 52	14,656,129 45	3,017,195 29	1,000,158 86	119,539,196 74
426,040,363 85	45,450,888 71	54,215,817 52	10,476,029 73	4,790,804 07	593,399,434 83

TABLE B—Liabilities of joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915.

Name and location	Losses unpaid.			Reinsurance due on un- paid losses.	Net unpaid losses	Unearned premiums, fire
	Adjusted.	Unadjusted.	Restated			
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
Aachen and Munich Fire, Aix-la-Chappelle, Germany.....	\$10,295.28	\$118,806.87	\$18,400.00	\$36,529.34	\$110,972.81	\$1,231,897.54
Atlas Assurance, London, England.....	15,737.94	165,697.08	16,524.29	50,166.79	147,792.52	1,714,138.00
British & Foreign Marine, Liverpool, England.....		760,671.55		462,941.29	297,730.26	1,027,647.50
British America Assurance, Toronto, Canada.....		127,115.39		31,091.00	111,861.39	1,442,334.04
Calcedonian, Edinburgh, Scotland.....	35,753.69	132,249.61	33,289.36	52,711.90	148,580.76	6,074,394.48
Commercial Union Assurance, London, England.....	72,805.50	878,578.83	42,991.00	184,850.56	809,524.77	404,395.00
General Fire Assurance, Paris, France.....	189.74	58,440.54	8,500.00	18,683.57	48,446.71	1,094,905.98
Hamburg-Bremen Fire, Hamburg, Germany.....	28,530.00	112,725.00	17,350.00	49,491.00	109,114.00	
Indemnity Mutual Marine, London, England.....		166,831.80		46,489.00	118,342.80	
Law Union and Rock, London, England.....	14,020.86	57,402.28	4,768.21	29,449.81	46,741.52	410,999.57
Liverpool & London & Globe, Liverpool, England.....	87,680.15	1,596,265.00	149,809.00	756,905.91	1,076,278.24	8,098,387.42
London & Assurance, London, England.....	61,277.80	890,099.00	45,291.00	276,672.00	719,694.80	2,060,101.33
London & Lancashire Fire, Liverpool, England.....	31,908.00	224,508.54	29,800.00	100,137.95	186,076.59	2,641,670.23
Mannheim, Mannheim, Germany.....		407,843.14		200,476.74	298,701.40	11,264.04
Marine Insurance Co., London, England.....	11,833.91	688,727.00		133,865.00	566,805.91	
Nationale Fire, Paris, France.....	7,932.07	53,939.76	4,415.00	36,100.91	30,125.92	225,815.60
North British & Mercantile, London, England.....	64,196.42	353,830.00	39,686.00	76,335.44	382,376.98	4,583,619.24
Northern Assurance, London, England.....	123,724.92	271,347.87	58,775.00	135,679.00	313,168.79	2,821,693.19
Norwich Union Fire, Norwich, England.....	68,187.90	167,694.65	15,384.34	76,162.79	174,834.10	1,745,074.10
Palestine, London, England.....	29,539.40	132,846.00	24,704.00	40,156.00	197,733.00	1,911,430.27
Phoenix Fire, Paris, France.....	31,793.84	349,969.07	5,000.00	32,634.60	39,125.91	2,235,815.00
Phoenix Assurance, London, England.....	67,687.62	143,359.71	24,132.00	207,280.42	223,011.49	2,305,407.52
Prussian National, Stettin, Germany.....	21,157.00	310,916.00	12,795.00	99,777.14	134,066.21	1,316,869.99
Royal Exchange Assurance, London, England.....	226,770.49	988,172.45	36,816.00	99,443.00	269,446.00	7,068,478.89
Royal Liverpool, London, England.....	157,477.00	154,809.00	126,746.04	379,158.09	962,529.89	2,771,675.72
Scottish Union & National, Edinburgh, Scotland.....	107,753.00	200,790.00	25,076.00	123,040.00	214,322.00	2,571,338.67
Sun Insurance Office, London, England.....	21,774.25	84,878.83	13,279.00	81,313.00	240,509.00	2,771,875.72
Svea Fire & Life, Gothenburg, Sweden.....		50,839.00	9,800.00	22,938.63	93,514.45	870,628.41
Union Assurance Society, London, England.....	5,573.00	2,790.87	17,675.00	17,035.00	66,852.00	536,513.40
Union Fire, Paris, France.....		451,136.73	3,500.00	11,437.13	39,327.23	346,956.08
Union Marine, Liverpool, England.....		276,422.04		229,688.18	221,448.55	
Western Assurance, Toronto, Canada.....			7,988.00	70,612.00	213,798.04	1,082,148.31
Total.....	1,346,816.87	10,603,916.12	809,664.24	4,141,203.19	8,619,194.04	59,240,668.35



## RECAPITULATION.

RECAPITULATION.						
District of Columbia companies.						
Stock.....	30,333 30	123,340 82	27,974 98	125 690 14	653,798 55	
Mutual.....		289 92		239 82	14,071 89	
Domestic.....						
Stock.....	4,555,858 47	26,397,292 60	2,611,646 32	10,148,473 11	192,263,274 65	
Mutual.....	700 96	8,233 86	1,085 62	10,020 44	103,266 30	
Lloyds.....		1,075,730 73	14,060 00	453,700 00		
United States branches of foreign fire and marine insurance companies	1,346,816 87	10,603,916 12	809,664 24	4,141,203 19	59,249,608 35	
Grand total.....	5,933,709 60	38,208,874 05	3,436,456 18	14,771,351 28	252,349,079 74	

Name and location.	Unearned premiums, marine and inland	Reclaimable on perpetual policies	All other claims.	Total liabilities, except deposit capital	Deposit capital	Net surplus over deposit capital	Surplus as regards policyholders
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES							
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....			\$26,689 99	\$1,369,560 34	\$200,000 00	\$1,150,799 17	\$1,350,799 17
Atlas Assurance, London, England.....			44,363 67	1,906,294 19	200,000 00	976,425 80	1,176,425 80
British & Foreign Marine, Liverpool, England.....	\$71,134 80		53,454 57	514,967 13	200,000 00	968,006 23	1,108,006 23
British America Assurance, Toronto, Canada..s	3,952 38		20,149 95	1,163,103 87	215,000 00	561,621 82	776,621 82
Caedonian, Edinburgh, Scotland.....			37,000 00	1,627,914 80	200,000 00	454,274 10	654,274 10
Commercial Union Assurance, London, England.....	165,132 52	\$85,609 01	161,215 48	7,295,876 26	200,000 00	2,372,463 65	2,572,463 65
General Fire Assurance, Paris, France.....			24,163 88	477,005 69	200,000 00	238,219 70	438,219 70
Hamburg-Bremen Fire, Hamburg, Germany.....			38,730 00	1,242,769 98	200,000 00	400,573 60	600,573 60
Indemnity Mutual Marine, London, England.....	100,790 26		12,000 00	231,133 06	200,000 00	217,166 20	417,166 20
Law Union and Rock, London, England.....			11,695 16	469,436 25	335,000 00	539,882 67	877,882 67
Liverpool & London & Globe, Liverpool, England.....	347,258 23	175,776 83	274,706 03	9,972,496 75	250,000 00	4,591,887 19	4,841,887 19
London Assurance, London, England.....	162,193 41		108,832 31	3,081,121 85	450,000 00	854,703 82	1,304,703 82
London & Lancashire Fire, Liverpool, England.....	111,336 50		65,631 17	3,004,731 49	410,000 00	1,489,920 43	1,899,920 45
Manheim, Mannheim, Germany.....	418,583 85		49,096 09	777,850 48	200,000 00	500,110 55	700,110 73
Marine Insurance Co., London, England.....	218,275 81		56,344 00	861,425 72	200,000 00	648,845 27	848,845 25
Nationale Fire, Paris, France.....		41,202 74	127,936 87	236,621 31	200,000 00	261,325 57	461,325 57
North British & Mercantile, London, England.....			57,936 83	5,135,131 83	200,000 00	3,732,868 72	3,932,868 72
Northern Assurance, London, England.....			56,276 84	3,698,020 35	200,000 00	2,421,965 52	2,621,965 52
Northwich Union Fire, Norwich, England.....	19,094 26		40,911 71	2,150,674 98	200,000 00	926,287 13	1,126,287 13
Palatine, London, England.....			40,911 71	2,150,674 98	218,000 00	926,287 13	1,126,287 13
Phoenix Assurance, Paris, France.....			20,679 70	2,286,629 30	200,000 00	766,341 24	984,341 24
Prussian National, London, England.....	118,476 26		30,679 79	2,286,629 30	200,000 00	176,341 24	384,341 24
Royal Exchange Assurance, London, England.....	25,422 91		71,069 90	2,718,015 65	200,000 00	1,576,730 01	1,776,730 01
Royal Liverpool, London, England.....	144,448 51		30,574 38	1,527,018 49	200,000 00	832,552 12	1,032,552 12
Scottish Union & National, Edinburgh, Scotland.....	451,622 55	79,427 26	66,289 32	1,978,266 42	400,000 00	785,707 91	1,185,707 91
Sun Insurance Office, London, England.....	16,937 05		385,637 18	9,847,695 57	560,000 00	3,352,554 72	3,912,554 72
Svea Fire & Life, Gothenburg, Sweden.....			74,069 63	2,876,507 35	200,000 00	3,684,163 10	3,884,163 10
			73,586 07	3,085,970 79	200,000 00	1,580,627 42	1,780,627 42
			25,947 58	990,090 44	200,000 00	476,674 47	676,674 47

TABLE B.—*Inabilities of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915*—Continued.

Name and location	Unearned premiums, marine and inland	Reclaimable on perpetual policies	All other claims	Total liabilities, except deposit capital	Deposit capital	Net surplus over deposit capital	Surplus as regards policyholders
<b>UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—continued</b>							
Union Assurance Society, London, England.....	.....	.....	\$16,315 14	\$609,680 63	\$287,000 00	\$312,331 18	\$899,331 15
Union Fire, Paris, France.....	.....	.....	45,885 36	435,683 67	210,000 00	335,124 83	968,183 83
Union Marine, Liverpool, England.....	\$225,235 90	.....	35,000 00	481,684 45	200,000 00	228,792 82	753,792 22
Western Assurance, Toronto, Canada.....	111,022 08	.....	31,551 09	1,438,519 52	212,000 00	1,097,236 82	1,309,295 82
Total.....	2,711,232 18	\$382,015 84	2,231,697 99	73,193,808 40	7,750,000 00	38,595,388 34	46,345,388 34
<b>RECAPITULATION</b>							
<b>District of Columbia companies</b>							
Stock.....	.....	.....	144,420 84	923,918 53	1,812,502 50	1,179,154 50	2,991,657 00
Mutual.....	.....	.....	3,028 68	17,400 49	.....	341,775 92	341,775 92
Domestic.....	.....	.....	.....	.....	.....	.....	.....
Stock.....	7,229,974 36	5,303,278 38	14,650,555 95	242,893,407 62	72,400,000 00	151,766,978 93	224,166,978 93
Mutual.....	.....	.....	35,087 03	213,373 77	.....	409,954 77	409,954 77
Lloyds.....	430,301 44	.....	36,200 00	1,102,742 17	100,000 00	719,028 69	819,028 69
United States branches of foreign fire and marine insurance companies	.....	.....	.....	.....	.....	.....	.....
Stock.....	2,711,232 18	382,015 84	2,231,697 99	73,193,808 40	7,750,000 00	38,595,388 34	46,345,388 34
Grand total.....	10,371,507 98	5,685,294 22	17,101,080 49	318,314,650 98	82,062,502 50	193,012,281 15	275,074,783 65

TABLE C.—*Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915*

Name and location.	Fire premiums	Marine and inland premiums	Deposit premiums written	Interest on mortgage loans	Interest on collateral loans	Interest on bonds and dividends on stock
<b>UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES</b>						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$1,096,362 74	.....	.....	.....	.....	\$92,563 19
Atlas Assurance, London, England.....	1,776,877 46	.....	.....	.....	.....	102,555 20
British & Foreign Marine, Liverpool, England.....	.....	\$1 273,887 50	.....	.....	.....	42,293 67

British America Assurance, Toronto, Canada.....	1,097,920 63	12,076 63					59,295 71
Caledonian, Edinburgh, Scotland.....	1,379,419 89						62,881 30
Commercial Union Assurance, London.....	6,298,344 89						26,218 06
General Fire Assurance, Paris, France.....	465,262 78				\$1,305 00		27,492 30
Hamburg-Bremen Fire, Hamburg, Germany.....	1,133,929 20						68,221 72
Indemnity Mutual Marine, London, England.....		447,411 68					15,002 77
Law Union & Roe's, London, England.....	464,926 76						49,678 00
Liverpool & London & Globe, Liverpool, England.....	8,130,968 76						262,338 24
London Assurance, London, England.....	1,985,491 84						141,864 45
London & Lancashire Fire, Liverpool, England.....	2,399,885 36						128,281 68
Mannheim, Mannheim, Germany.....		2,158,152 15					32,450 03
Marine Insurance Co., London, England.....		1,306,998 91					34,599 74
Nationale Fire, Paris, France.....	272,363 07						22,340 00
North British & Mercantile, London, England.....	4,773,847 55						328,053 11
Northern Assurance, London, England.....	3,022,016 09						186,501 35
Norwich Union Fire, Norwich, England.....	1,870,173 25						107,240 71
Palatine, London, England.....	2,035,159 86						107,836 71
Phoenix Fire, Paris, France.....	272,363 08						21,036 11
Phoenix Assurance, London, England.....	2,565,707 54						129,710 77
Prussian National, Stettin, Germany.....	1,307,024 59						78,210 07
Royal Exchange Assurance, London, England.....	1,478,877 63						93,214 84
Royal, Liverpool, England.....	7,324,512 93						293,217 08
Scottish Union & National, Edinburgh, Scotland.....	2,479,305 31						262,455 56
Sun Insurance Office, London, England.....	2,358,331 10						169,453 37
Svea Fire & Life, Gothenburg, Sweden.....	965,705 94						55,397 91
Union Assurance Society, London, England.....	536,237 37						47,798 28
Union Fire, Paris, France.....	411,587 03						27,248 20
Union Marine, Liverpool, England.....		1,228,927 64					24,706 66
Western Assurance, Toronto, Canada.....	1,101,452 69						89,354 48
Total.....	58,884,055 34	12,812,674 16	8,101 28	100,890 46	6 00	3,385,837 98	
RECAPITULATION							
District of Columbia companies							
Stock.....	930,610 02						58,938 05
Mutual.....	31,330 16					188 17	250 00
Domestic							
Stock.....	192,182,892 89						15,342,829 75
Mutual.....	255,718 17						22,022 37
Lloyds.....							36,466 34
United States branches of foreign fire and marine insurance companies Stock.....	58,884,055 34	12,812,674 16	8,101 28	160,890 46	6 00	3,385,837 98	
Grand total.....	252,234,006 58	42,582,213 83	95,583 12	1,904,198 28	79,819 97	18,846,344 69	

TABLE C.—Income of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915.—Continued.

Name and location	Interest from all other sources	Rent	Received from home office	Profit on sale or maturity of ledger assets	All other receipts	Total income
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
Aachen & Munich Fire, Aix-la-Chapelle, Germany	\$4,319 18		\$8,047 73			\$1,201,792 81
Atlas Assurance, London, England	4,216 93	\$4,012 96	21,491 31	\$3,006 98		1,912,160 81
British & Foreign Marine, Liverpool, England	3,838 65		913,028 03		\$4,564 38	2,237,612 23
British America Assurance, Toronto, Canada	7,653 34		79,040 66	15 00		1,256,001 97
Caledonian, Edinburgh, Scotland	1,135 52	29,808 21			30,000 00	1,503,244 92
Commercial Union Assurance, London, England	21,261 01	69,193 56	282,085 06	14,836 57	2,794 34	7,967,658 18
General Fire Assurance, Paris, France	1,105 44			156 25	150,000 00	497,654 86
Hamburg-Bremer Fire, Hamburg, Germany	3,927 70		50,862 58			1,404,100 45
Hamity Mutual Marine, London, England	3,450 79		5,966 16			471,831 89
Law Union & Royal, London, England	22,609 86		40,337 78			555,632 01
Lloyd & London & Globe, Liverpool, England	9,271 01	127,498 74	310,623 72	10,732 18	2,776 56	9,831,614 21
London & Lancashire, London, England	23,521 87		533,630 19	2,242 05	27,140 49	3,701,040 37
London & Lancashire Fire, Liverpool, England	3,293 06	23,592 11	39,237 94	2,468 75	65 00	2,849,434 41
Mannheim, Mannheim, Germany	4,685 89		62,370 01	661 28		2,257,789 03
Marine Insurance Co., London, England	3,097 86		277,621 79	468 75		1,627,409 49
Nationale Fire, Paris, France	5,643 62		225,675 81	8,517 64		5,315,276 72
North British & Mercantile, London, England	11,802 25		31,997 31	20,165 80		3,279,428 14
Northern Assurance, London, England	2,884 26		56,283 31	968 62	1,207 81	2,076,377 18
Norwich Union Fire, Norwich, England	8,497 89			23 13		2,160,423 61
Palatine, London, England	1,593 88		8,901 62			2,904,993 07
Phoenix Fire, Paris, France	5,176 88		77,088 85		15,687 44	3,162,651 51
Phoenix Assurance, London, England	1,725 64		11,708 20		123,670 87	1,620,566 94
Prussian National, Stettin, Germany	4,903 91		15,497 19		128 73	2,131,426 33
Royal Exchange Assurance, London, England	15,763 81	385,332 94	97,249 65	15 78	10,847 10	9,089,576 83
Royal, Liverpool, England	5,502 60	10,306 64	30,972 50	114 50	84 41	2,811,368 40
Scottish Union & National, Edinburgh, Scotland	6,692 26	15,800 00	130,210 37	7,559 40	144 49	2,098,191 09
Sun Insurance Office, London, England	2,378 14					959,451 99
Svea Fire & Life, Gothenburg, Sweden	2,870 99		52,314 10	147 63		640,038 37
Union Assurance Society, London, England	3,693 47		81,907 09	750 00		443,628 70
Union Fire, Paris, France	2,194 17		156,557 21	1,087 50	675 00	1,337,250 56
Union Marine, Liverpool, England	7,088 14					1,961,829 03
Western Assurance, Toronto, Canada						
Total	206,853 57	605,515 16	3,610,705 69	74,292 81	380,414 22	80,189,376 67

## RECAPITULATION.

District of Columbia companies				
Stock.....	3, 615 05	156, 956.46	.....	125, 495 65
Mutual.....	147 82	3, 318 42	.....	3, 134 47
Domestic.....	.....	.....	.....	.....
Stock.....	641, 996 54	1, 070, 590 49	.....	8, 346 343 70
Mutual.....	875 09	4, 751.00	.....	248, 281, 460.90
Lloyds.....	12, 968.17	.....	.....	203, 040 68
United States branches of foreign fire and marine insurance com- panies Stock.....	206, 853.57	665, 545.16	.....	6, 580 73
Grand total.....	866, 357.24	1, 901, 661 53	3, 610, 705 69	508 75
			74, 292 81	380, 414.22
			1, 527, 253 80	89, 189, 376 67
				332, 561, 222 25

TABLE D.—Expenditures of joint-stock fire and marine insurance companies of foreign countries licensed to transact business in the District of Columbia during 1915.

Name and location.	Fire losses	Marine and inland losses	Dividends to stockholders	Commissions.	Salaries of officers and clerks.	Rent.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
Aachen and Munich Fire, Aix-la-Chapelle, Germany.....	\$613, 512 05	.....	.....	\$241, 348 47	\$85, 140 65	\$6, 732 78
Atlas Assurance, London, England.....	983, 400 95	.....	.....	346, 405 47	124, 633 85	18, 332 99
British & Foreign Marine, Liverpool, England.....	.....	\$518, 731 72	.....	346, 405 47	59, 030 88	8, 000 00
British America Assurance, Toronto, Canada.....	572, 101 77	635 04	.....	285, 052 83	52, 928 48	9, 476 73
Caledonian, Edinburgh, Scotland.....	784, 242 05	.....	.....	200, 240 90	99, 931 76	.....
Commercial Union Assurance, London, England.....	3, 351, 284 15	530, 264 00	.....	1, 580, 112 17	272, 746 12	39, 526 56
General Fire Assurance, Paris, France.....	219, 342 35	.....	.....	153 11 11	500 00	.....
Hamburg-Braden Fire, Hamburg, Germany.....	723, 954 20	222, 771 43	.....	208, 929 57	95, 643 02	9, 341 25
Indemnity Mutual Marine, London, England.....	.....	61, 335 72	.....	10, 785 86	1, 200 00	1, 200 00
Law Union and Rock, London, England.....	246, 927 10	.....	.....	82, 527 99	34, 009 68	3, 561 85
Liverpool & London & Globe, Liverpool, England.....	4, 867, 459 54	369, 915 61	.....	1, 792, 500 41	376, 903 01	64, 232 62
London Assurance, London, England.....	1, 078, 002 27	505, 357 25	.....	596, 947 02	166, 825 15	24, 184 32
London & Lancashire Fire, Liverpool, England.....	1, 318, 865 58	109, 275 85	.....	413, 581 89	170, 004 06	29, 575 32
Manheim, Manheim, Germany.....	.....	1, 200, 277 94	.....	496, 200 05	4, 356 00	.....
Marine Insurance Co., London, England.....	.....	624, 135 55	.....	321, 742 76	2, 385 01	1, 500 00
Nationale Fire, Paris, France.....	158, 791 86	.....	.....	85, 880 95	118 12	.....
North British & Mercantile, London, England.....	2, 364, 922 80	.....	.....	992, 427 71	314, 598 32	38, 914 85
Northern Assurance, London, England.....	1, 588, 017 00	.....	.....	507, 028 26	215, 103 96	27, 435 36
Norwich Union Fire, Norwich, England.....	1, 064, 061 46	1, 438 80	.....	350, 247 42	120, 458 04	16, 597 96
Palatine, London, England.....	1, 214, 063 54	.....	.....	458, 631 20	93, 784 78	12, 231 88
Phoenix, Paris, France.....	158, 791 88	.....	.....	85, 880 94	118 13	.....
Phoenix Assurance, London, England.....	1, 304, 922 90	195, 759 65	.....	576, 498 64	150, 540 56	19, 892 59
Prussian National, Stettin, Germany.....	644, 560 19	27, 600 29	.....	344, 589 23	76, 688 21	6, 740 96
Royal Exchange Assurance, London, England.....	810, 613.63	261, 502 93	.....	426, 087 69	80, 758 69	10, 586 28



British America Assurance, Toronto, Canada.....	41,985 90	67,800 46	3,685 00	120,922 66	1,146,886 60
Caledonian, Edinburgh, Scotland.....	48,126 05	219 92	.....	153,908 78	1,439,378 88
Commercial Union Assurance, London, England.....	217,792 41	559,653 77	854 79	688,056 42	7,287,157 74
General Fire Assurance, Paris, France.....	17,070 64	.....	.....	352,505 97	1,420,343 43
Hamburg-Bremen Fire, Hamburg, Germany.....	56,138 61	52,000 27	206 25	7,018 38	377,149 08
Indemnity Mutual Marine, London, England.....	21,177 22	100,412 39	490 00	9,928 28	9,720,063 44
Law Union and Rock, London, England.....	14,206 15	1,110,747 69	.....	752,280 42	2,545,811 97
Liverpool & London & Globe, Liverpool, England.....	201,878 38	509,110 29	2,859 18	265,403 84	3,275,289 55
Liverpool Assurance, London, England.....	96,540 38	254,127 90	1,263 76	353,463 07	2,827,010 42
London & Lancashire Fire, Liverpool, England.....	101,308 40	149,446 73	136 26	42,746 63	2,006,541 90
Manheim, Manheim, Germany.....	36,149 83	230,565 60	.....	78,353 02	1,283,313 32
Marine Insurance Co., London, England.....	30,696 88	.....	.....	.....	.....
Nationale Fire, Paris, France.....	142,001 41	713,648 41	41,123 97	9,389 63	244,329 22
North British & Mercantile, London, England.....	143,401 41	.....	22,030 01	572,258 68	5,057,913 21
Northern Assurance, London, England.....	106,627 91	189,116 46	.....	388,359 38	2,037,438 37
Norwich Union Fire, Norwich, England.....	71,922 29	173,648 13	1,400 32	248,376 43	2,068,501 92
Palatine, London, England.....	16,914 77	121,347 12	4,190 90	193,773 48	2,068,804 20
Phoenix Fire, Paris, France.....	10,629 77	.....	.....	487,707 32	2,623,723 08
Phœnix Assurance, London, England.....	81,769 64	110,620 78	.....	273,718 84	1,357,440 87
Prussian National, Stettin, Germany.....	45,189 15	39,964 70	.....	103,038 00	1,897,896 08
Royal Exchange Assurance, London, England.....	267,632 30	.....	14,570 83	698,453 90	9,180,287 00
Royal, Liverpool, England.....	267,632 30	.....	.....	207,230 00	2,450,368 31
Scottish Union & National, Edinburgh, Scotland.....	88,881 19	1,243,627 28	763 62	201,553 22	2,698,183 01
Sun Insurance Office, London, England.....	107,434 58	267,322 51	2,947 50	81,008 30	58,375 18
Svea Fire and Life, Gothenburg, Sweden.....	37,146 38	8,344 81	2,750 00	13,193 18	308,692 92
Union Assurance Society, London, England.....	17,369 38	1,573 20	.....	54,322 29	1,308,501 61
Union Fire, Paris, France.....	40,739 72	127,641 31	.....	157,469 25	1,760,263 83
Union Marine, Liverpool, England.....	55,845 52	135,881 53	4,456 49	.....	.....
Western Assurance, Toronto, Canada.....	.....	.....	.....	7,734,610 16	74,960,970 08
Total.....	2,398,123 46	11,770 50	116,900 37	7,734,610 16	74,960,970 08
RECAPITULATION					
District of Columbia companies	.....	.....	.....	220,029 38	1,000,945 64
Stock.....	63,578 29	.....	.....	21,808 14	50,000 91
Initial.....	1,846 97	.....	.....	.....	.....
Domestic	.....	.....	.....	1,600,314 28	223,007,234 91
Stock.....	633,963 69	7,624,027 14	2,323 10	92,500 23	280,892 55
Initial.....	4,364 41	5,089 88	.....	103,034 98	1,962,451 21
Liabilities.....	425,710 06	45,770 08	110,900 37	7,754,610 16	74,960,970 08
United States branches of foreign fire and marine insurance companies	.....	.....	.....	.....	.....
Grand total.....	1,131,402 82	10,102,028 33	1,770,537 75	35,237,058 96	301,362,407 48

TABLE E—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915*

Name and location.	Fire risks in force Dec 31, 1914	Premiums	Marine and inland risks in force Dec 31, 1914	Premiums.	Fire risks written during the year	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES						
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	\$310,883,151 00	\$2,949,075 65			\$172,630,202 00	\$1,648,916 03
Atlas Assurance, London, England.....	402,598,203 00	4,017,081 27			284,433,904 00	2,824,155 58
British & Foreign Marine, Liverpool, England.....			\$63,307,611 00	\$637,600 68		
British America Assurance, Toronto, Canada.....	244,255,828 00	2,459,166 30			201,849,971 00	1,977,062 43
Caledonian, Edinburgh, Scotland.....	337,908,664 00	3,632,121 35			219,754,993 00	2,027,702 85
Commercial Union Assurance, London, England.....	1,335,328,646 00	13,195,626 97	19,341,686 00	208,522 09	897,801,815 00	9,023,410 71
General Fire Assurance, Paris, France.....	103,149,634 00	13,952,484 45			98,298,588 00	915,568 14
Hamburg-Bremen Fire, Hamburg, Germany.....	287,658,458 00	3,192,077 31			176,200,673 00	2,012,723 11
Indemnity Mutual Marine, London, England.....			12,393,999 00	270,773 44		
Law Union & Rock, London, England.....	106,941,456 00	1,085,596 92			103,810,261 00	984,189 29
Liverpool & London & Globe, Liverpool, England.....	2,172,492,453 00	21,173,117 84	34,946,470 00	786,145 63	1,548,613,595 00	14,760,142 81
London Assurance, London, England.....	495,628,112 00	5,171,247 24	32,763,542 00	274,244 91	299,439,667 00	3,186,021 78
London & Lancashire Fire, Liverpool, England.....	721,519,632 00	6,759,120 71	9,496,788 00	208,276 31	472,903,357 00	4,270,812 30
Mannheim, Mannheim, Germany.....			65,414,614 00	1,097,181 56		
Marine Insurance Co., London, England.....			119,053,521 00	633,828 83		
Nationale Fire, Paris, France.....	97,424,517 00	890,579 05			86,964,412 00	763,361 25
North British & Mercantile, London, England.....	1,233,468,652 00	10,702,403 56			884,259,272 00	7,376,849 99
Northern Assurance, London, England.....	696,542,730 00	6,933,733 95			479,416,023 00	4,821,197 76
Norwich Union Fire, Norwich, England.....	447,898,722 00	4,236,307 93			301,322,178 00	3,069,462 68
Phenix Assurance, London, England.....	81,146,912 00	4,718,084 09			284,263,203 00	3,174,043 51
Phoenix Assurance, London, England.....	623,755,912 00	5,718,419 38	16,720,921 00	355,524 28	76,836,254 00	700,139 11
Prussian National, Stettin, Germany.....	336,759,920 00	3,422,349 87			511,204,350 00	4,646,702 78
Royal Exchange Assurance, London, England.....	395,638,349 00	3,731,761 95			217,411,910 00	2,358,664 17
Royal, Liverpool, England.....	1,893,677,509 00	18,908,181 14	17,559,827 00	357,049 70	279,181,883 00	2,555,025 65
Scottish Union & National, Edinburgh, Scotland.....	730,039,004 00	6,454,488 18	35,797,869 00	775,787 76	1,171,541,365 00	11,814,854 15
Sun Insurance Office, London, England.....	662,147,746 00	6,758,802 10			401,399,498 00	4,161,748 53
Svea Fire & Life, Gothenburg, Sweden.....	159,926,324 00	1,877,405 07			124,641,327 00	1,461,592 03
Union Assurance Society, London, England.....	98,880,215 00	1,120,089 41			94,465,939 00	999,837 80
Union Fire, Paris, France.....	86,553,259 00	825,922 19			78,884,462 00	753,164 28
Union Marine, Liverpool, England.....			30,546,827 00	622,335 31		
Western Assurance, Toronto, Canada.....	304,325,885 00	3,049,417 23	11,486,332 00	185,125 26	214,624,544 00	2,091,037 53
Total.....	14,751,671,761 00	144,349,546 81	468,830,007 00	6,412,395 76	10,203,868,427 00	99,305,417 08



### RECAPITULATION.

[illegible]

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915—Continued*

Name and location.	Marine and inland risks written during the year	Premiums.	Total fire risks	Total premiums	Total marine and inland risks	Total premiums.	Deduct expirations and cancellations, fire	Premiums
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES—CON								
Palatine, London, England.			\$689,163,985 00	\$7,575,928 20			\$279,480,417 00	\$3,200,673 56
Phoenix Fire, Paris, France.			157,986,168 00	1,414,226 16			67,530,076 00	595,215 04
Phoenix Assurance, London, England.	\$103,048,983 00	\$781,046 76	1,134,960,262 00	10,366,122 16	\$119,769,904 00	\$1,136,571 04	423,082,898 00	4,170,226 50
Prussian National, Berlin, Germany.	7,374,663 00	107,539 44	554,171,830 00	5,784,014 04	7,374,663 00	107,539 44	226,646,906 00	2,342,147 56
Royal Exchange Assurance, London, England.								
Royal, Liverpool, England.	170,559,715 00	979,065 97	674,820,232 00	6,286,787 60	194,119,512 00	1,336,115 67	257,933,410 00	2,514,107 14
Scottish and London and Edinburgh, Edinburgh, Scotland.	523,097,027 00	2,154,800 80	3,065,213,874 00	30,723,035 29	558,394,896 00	2,930,358 36	1,129,117,653 00	11,562,575 66
Sea Insurance Office, London, England.	1,952,489 00	41,188 63						
Sea Fire & Life, Gotenburg, Sweden.			1,250,791,325 00	11,020,807 51			450,373,379 00	4,118,092 56
Swedish Fire & Life, Gotenburg, Sweden.			1,263,547,241 00	19,920,550 63			397,899,193 00	4,248,893 31
Union Assurance Society, London, England.			263,567,651 00	2,338,997 10			116,359,593 00	1,268,663 39
Union Fire, Paris, France.			163,346,154 00	2,119,827 21			82,227,903 00	934,132 78
Union Marine, Liverpool, England.			163,467,721 00	1,579,086 47			70,363,935 00	694,088 47
Western Assurance, Toronto, Canada.	549,205,117 00	2,691,772 98			579,751,944 00	3,224,108 29		
	165,423,323 00	799,377 80	518,950,429 00	5,141,104 81	173,900,555 00	984,503 15	187,731,422 00	2,009,776 84
Total.	8,293,837,108 00	22,983,643 71	24,955,540,188 00	243,654,963 89	8,762,667,115 00	29,396,039 47	9,588,185,239 00	96,320,782 35
RECAPITULATION								
District of Columbia companies								
Stock.								
Mutual.								
Domestic.								
Stock.	9,572,064,915 00	50,107,838 50	269,418,702 39	2,580,257 12			89,568,048 71	1,031,521 85
Mutual.			33,695,056 00	59,469 07			18,337,711 00	31,306 24
Lloyds.								
United States branches of foreign fire and marine insurance companies.	976,582,585 00	4,586,399 26	73,038,765,126 00	744,768,713 82	10,454,308,907 00	65,484,683 57	26,948,877,435 00	285,225,503 58
Stock.								
Mutual.								
Grand total.	8,293,837,108 00	22,983,643 71	24,955,540,188 00	243,654,963 89	8,762,667,115 00	29,396,039 47	9,588,185,239 00	96,320,782 35
	18,842,484,588 00	77,677,881 56	98,361,466,643 39	991,705,564 45	20,251,343,348 00	100,541,252 88	36,663,532,021 21	382,831,158 03

Name and location	UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES				
	Deduct ex- tractions and cancel- lations, marine and inland	Premiums	Fire risks in force end of year	Premiums	Marine and inland risks in force end of year
Aachen & Munich Fire, Aix-la-Chapelle, Germany					
Atlas Assurance, London, England			\$310,267,567 00	\$2,886,971 80	
British & Foreign Marine, Liverpool, England			423,426,887 00	4,139,669 93	
British America Assurance, Toronto, Canada	\$1,050,118,152 00	\$4,772,242 22		2,673,418 61	\$869,069,459 00
Caledonian, Edinburgh, Scotland	233,557 00	3,649 46	269,989,293 00	3,573,881 68	4,427,914 00
Commercial Union Assurance, London, England			345,853,663 00	13,120,409 99	
General Fire Assurance, Paris, France	1,051,610,379 00	1,869,569 84	1,350,801,877 00	1,028,739 16	25,968,430 00
Hamburg-Bremen Fire, Hamburg, Germany			113,446,194 00	3,107,963 80	
Indemnity Mutual Marine, London, England	147,595,166 00	715,240 67	283,947,385 00		
Law Union & Rock, London, England			120,155,415 00	1,187,246 82	14,073,276 00
Liverpool & London & Globe, Liverpool, England	111,133,494 00	1,273,260 58	2,274,438,595 00	21,715,262 35	39,583,539 00
London Assurance, London, England	396,065,580 00	1,672,361 18	491,042,223 00	5,139,366 82	43,124,416 00
London & Lancashire Fire, Liverpool, England	14,782,924 00	280,113 01	746,226,438 00	6,826,269 33	12,576,586 00
Manheim, Mannheim, Germany	584,803,929 00	3,036,246 31			64,111,130 00
Marine Insurance Co., London, England	3,298,718,677 00	1,246,571 54			193,680,154 00
Marine Fire, Paris, France			103,337,252 00	963,097 38	
North British & Mercantile, London, England			1,291,012,978 00	10,773,039 11	
Norwich Union Fire, Norwich, England			723,303,930 00	7,153,160 85	
Polonia, London, England	387,304 00	6,965 24	455,823,782 00	4,504,247 95	1,820,546 00
Phoenix Fire, Paris, France			409,083,568 00	4,376,254 64	
Phoenix Assurance, London, England			90,456,092 00	819,011 12	
Prussian National, Stettin, Germany	99,561,753 00	747,079 56	710,877,664 00	6,194,895 06	20,208,151 00
Royal Exchange Assurance, London, England	5,074,869 00	56,693 62	327,525,924 00	3,438,866 48	2,299,794 00
Royal, Liverpool, England	169,563,957 00	877,105 96	416,881,822 00	3,772,080 46	24,555,565 00
Scottish Union & National, Edinburgh, Scotland	505,939,426 00	2,047,178 94	1,636,101,216 00	19,160,459 03	52,965,470 00
Sun Insurance Office, London, England	433,011 00	7,177 60	800,412,946 00	6,902,714 95	1,519,478 00
Svea Fire & Life, Gothenburg, Sweden			665,655,049 00	6,571,746 82	
Union Assurance Society, London, England			168,208,298 00	1,970,333 71	
Union Fire, Paris, France			111,118,848 00	1,185,794 43	
Union Marine, Liverpool, England	547,305,576 00	2,531,633 42	95,043,786 00	915,018 00	32,466,368 00
Western Assurance, Toronto, Canada	144,209,104 00	721,197 74		3,131,327 97	32,700,551 00
Total	8,127,535,968 00	22,154,616 80	15,367,354,949 00	147,334,181 54	635,131,147 00
					7,241,422 58

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1915—Continued.

Name and location.	Deduct expira- tions and cancel- lations, marine and inland	Premiums.	Fire risks in force end of year	Premiums	Marine and inland risks in force end of year.	Premiums.
RECAPITULATION.						
District of Columbia companies						
Stock.			\$179,850,713 68	\$1,548,735 27		
Mutual			15,357,342 00	28,162 83		
Domestic:						
Stock.	\$9,326,147 409 00	\$46,990,933 66	46,089,887 691 00	459,543,210 24	\$1,128,221,498 00	\$18,493,749 91
Mutual.			45,483,926 50	420,116 54		1,332,413 10
Lloyds.	955,529 375 00	4,323,116 74			78,777,951 00	
United States branches of foreign fire and marine insurance com- panies: Stock.	8,127,535,908 00	22,154,616 89	15,367,354,940 00	147,334,181 54	635,131,147 00	7,241,422 58
Grand total.	18,409,212,752 00	73,473,667 29	61,697,934,622 18	608,874,406 42	1,842,130,596 00	27,067,585 59
Name and location.	Deduct amount reinsured, fire	Premiums	Deduct amount reinsured, marine and inland.	Premiums	Net amount in force, marine and inland.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich Fire, Aix-la-Chapelle, Ger- many.	\$47,667,598 00	\$452,257 85		\$22,434,714 04		
Atlas Assurance, London, England.	91,513,893 00	805,299 65		3,353,770 28		
British & Foreign Marine, Liverpool, England.			\$44,860,812 00	\$299,140 74		
British America Assurance, Toronto, Canada.	60,815,330 00	590,373 89	1,774,462 00	6,057 29	\$24,208,647 00	\$316,429 81
Caledonian, Edinburgh, Scotland.	67,096,311 00	732,121 07			2,683,432 00	7,964 76
Commercial Union Assurance, London Eng- land.						
General Fire Assurance, Paris, France.	158,687,646 00	1,383,009 38	1,055,394 00	16,060 00	24,913,636 00	259,142 74
Hamburg-Bremen Fire, Hamburg, Germany.	27,904,101 00	262,078 88				
Indemnity Mutual Marine, London, England.	77,535,428 00	895,818 38				
Law Union & Rock, London, England.			3,593,792 00	103 478 55	10,479,484 00	185,517 71
Liverpool & London & Globe, Liverpool, Eng- land.	39,695,485 00	379,551 09				
Grand total.	690,739,038 00	5,965,034 54	10,779,775 00	199,182 06	28,808,764 00	690,902 99

London Assurance, London, England.....	90,002,672 00	1,026,580 23	13,198,938 00	73,603 18	401,939,551 00	4,118,786 59	29,925,478 00	248,204 00
London & Lancashire Fire, Liverpool, England.....	177,127,508 00	1,639,904 90	1,289,879 60	22,158 89	569,098,930 00	5,156,364 43	11,287,007 00	222,713 01
Munich, Munich, Germany.....			14,536,739 00	267,389 17			49,574,391 00	814,385 40
Marine Insurance Co., London, England.....			52,644,727 00	340,196 49			141,035,427 00	354,059 74
Nationale Fire, Paris, France.....		529,232 35			47,329,529 00	433,865 03		
North British & Mercantile, London, England.....		247,181,954 00			1,043,830,994 00	9,075,842 07		
Northern Assurance, London, England.....		153,657,436 00			569,646,494 00	5,682,066 57		
Norwich Union Fire, Norwich, England.....		1,094,631 28		4,012 59	342,178,742 00	3,409,615 96	1,565,543 00	38,188 52
Palatine, London, England.....		681,385 08			342,926,031 00	3,693,869 56		
Phoenix Fire, Paris, France.....		43,126,563 00			47,329,529 00	433,865 03		
Phoenix Assurance, London, England.....		385,146 09		163,464 28	496,446,456 00	4,405,724 90	11,934,533 00	226,027 20
Prussian National, Stettin, Germany.....		1,789,170 76			244,562,310 00	2,580,359 24	2,299,794 00	50,845 82
Royal Exchange Assurance, London, England.....		878,507 24		180,485 92	315,997,007 00	2,939,063 40	15,031,448 00	278,523 79
Royal Liverpool, England.....		833,617 06		19,940 52	1,592,017,878 00	15,748,715 72	47,206,895 00	864,369 10
Scottish Union & National, Edinburgh, Scotland.....		3,411,743 91						
Sun Insurance Office, London, England.....		1,927,203 67		136 94	570,510,621 00	4,975,511 28		33,874 09
Svea Fire & Life, Gothenburg, Sweden.....		1,139,820 14			558,893,806 00	5,531,926 68		
Union Assurance Society, London, England.....		316,817 98			140,284,951 00	1,653,515 73		
Union Fire, Paris, France.....		201,377 00			89,567,534 00	984,417 43		
Union Marine, Liverpool, England.....		241,925 23			71,408,848 00	673,092 77		
Western Assurance, Toronto, Canada.....		948,082 50		286,372 15			20,376,938 00	406,102 72
Total.....	3,467,768,079 00	31,673,832 18	101,409,902 00	2,057,835 66	11,899,586,870 00	115,600,349 36	443,721,245 00	5,183,586 92
RECAPITULATION.								
District of Columbia companies:								
Stock.....	36,117,892 98	359,448 89			143,732,820 70	1,189,286 38		
Marine.....					15,357,342 00	28,162 83		
Domestic.....								
Stock.....	8,708,975,089 00	86,576,258 73	283,880,255 00	4,714,044 67	37,380,911,602 00	372,966,951 51	844,341,243 00	13,779,705 24
Marine.....	1,186,100 00	12,002 20			44,297,826 50	408,114 34		
Lloyds.....			35,143,430 00	491,804 53			43,634,521 00	840,608 57
United States branches of foreign fire and marine insurance companies Stock.....	3,467,768,079 00	31,673,832 18	101,409,902 00	2,057,835 66	11,899,586,870 00	115,600,349 36	443,721,245 00	5,183,586 92
Grand total.....	12,214,048,160 98	118,621,542 00	510,433,587 00	7,263,684 86	49,483,886,461 20	490,252,864 42	1,331,697,009 00	19,803,900 73

TABLE F —Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1915.

Name and location.	Fire risks written	Premiums received	Losses paid	Losses incurred	Marine and inland risks written.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen and Munich Fire, Aix-la-Chapelle, Germany	\$524,441 00	\$4,127 70	\$1,298 03	\$1,788 93	.....
Atlas Assurance, London, England	658,690 00	4,728 41	3,856 69	4,359 69	.....
British & Foreign Marine, Liverpool, England	.....	.....	.....	.....	\$48,836. 00
British America Assurance, Toronto, Canada	671,385 00	4,350 83	1,737 48	1,941 26	.....
Caledonian, Edinburgh, Scotland	332,983 00	2,504 81	350 68	391 83	.....
Commercial Union Assurance, London, England	1,696,669 00	12,189 27	11,373 28	10,219 48	.....
General Fire Assurance, Paris, France	418,650. 00	3,637 51	189 98	936 98	.....
Hamburg-Bremen Fire, Hamburg, Germany	865,814. 00	6,027 21	709 89	240 11	.....
Indemnity Mutual Marine, London, England	.....	.....	.....	.....	97,804 00
Law Union and Rock, London, England	461,300 00	4,501. 99	750 00	750 00	.....
Liverpool & London & Globe, Liverpool, England	3,545,618 00	20,399 33	5,432 63	8,192 63	147,462 00
London Assurance, London, England	571,134 00	4,139 21	783 66	770 66	.....
London & Lancashire Fire, Liverpool, England	1,970,847 00	17,672 16	5,742 40	6,074. 42	281,002. 00
Mannheim, Mannheim, Germany	.....	.....	.....	.....	6,750 00
Marine Insurance Co., London, England	.....	.....	.....	.....	116,731,256 00
Nationale Fire, Paris, France	149,512 25	1,067 92	125 99	125 27	.....
North British & Mercantile, London, England	2,631,644 00	14,547. 45	4,242 98	2,448 94	.....
Northern Assurance, London, England	1,809,010 00	14,853 36	3,239 30	4,872 06	.....
Norwich Union Fire, Norwich, England	1,055,008 00	7,356 67	4,780 39	4,792 93	17,150 00
Palatine, London, England	574,677 00	4,084 30	1,561 24	1,567 24	.....
Phoenix Fire, Paris, France	143,993. 75	1,050 53	75 60	75 16	.....
Phoenix Assurance, London, England	914,959 00	6,207 16	2,572 22	721 22	2,632 00
Prussian National, Stettin, Germany	353,159 00	2,251 35	10. 20	10 20	.....
Royal Exchange Assurance, London, England	625,454 00	5,656 52	1,500 36	918 36	31,526 00
Royal, Liverpool, England	4,914,093 00	29,787. 48	6,928 90	9,423 90	296,797 00
Scottish Union & National, Edinburgh, Scotland	1,391,412. 00	9,500. 74	5,244 70	3,868 70	.....
Sun Insurance Office, London, England	264,114. 00	2,249. 65	3,669 08	3,685. 08	.....
Svea Fire & Life, Gothenburg, Sweden	223,340 00	1,567 00	160. 82	170 03	.....
Union Assurance Society, London, England	74,004. 00	718 99	711 15	262 15	.....
Union Fire, Paris, France	260,435 00	1,850 42	325 67	322 75	.....
Union Marine, Liverpool, England	.....	.....	.....	.....	12,100 00
Western Assurance, Toronto, Canada	149,936 00	1,319 52	299 00	331 58	.....
Total	27,252,282 00	188,406 99	67,673 22	69,261 06	117,673,315 00
RECAPITULATION.					
District of Columbia companies					
Stock	25,890,001 04	126,717 53	24,646 20	23,115 54	.....
Mutual	18,330,652 00	31,330 16	10,649 15	10,759 93	.....
Domestic					
Stock	63,457,579 23	450,615 07	149,685 96	140,712 25	211,293,317 00
Mutual	622,500. 00	1,550. 57	54 00	54. 00	.....
Lloyds	.....	.....	.....	.....	634,161 00
United States branches of foreign fire and marine insurance companies. Stock	27,252,282. 00	188,406 99	67,673. 22	69,261 06	117,673,315 00
Grand total	135,553,014. 27	798,620 32	252,708. 53	243,902 48	329,600,793. 00

TABLE F—*Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1915—Continued*

Name and location	Premiums received	Losses paid	Losses incurred	Expenses	Taxes.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES					
Aachen & Munich Fire, Aix-la-Chapelle, Germany.....	.....	.....	.....	\$1,310 32	\$61 92
Atlas Assurance, London, England.....	.....	.....	.....	1,684 37	70 92
British & Foreign Marine, Liverpool, England.....	\$1,657 52	\$513 38	\$494 38	501 11	24 86
British America Assurance, Toronto, Canada.....	.....	.....	.....	721 06	65 26
Caledonian, Edinburgh, Scotland.....	.....	.....	.....	665 79	38 46
Commercial Union Assurance, London, England.....	.....	.....	.....	4,733 70	182 84
General Fire Assurance, Paris, France.....	.....	.....	.....	79 44	54 56
Hamburg-Bremen Fire, Hamburg, Germany.....	.....	.....	.....	2,773 00	90 41
Indemnity Mutual Marine, London, England.....	1,080 43	18 75	18 75	227 06	16 21
Law Union & Rock, London, England.....	.....	.....	.....	1,307 61	67 52
Liverpool & London & Globe, Liverpool, England.....	3,733 38	2,318 67	2,198 67	7,281 98	361 99
London Assurance, London, England.....	.....	.....	.....	1,872 64	62 08
London & Lancashire Fire, Liverpool, England.....	3,536 95	.....	.....	6,445 10	318 13
Mannheim, Mannheim, Germany.....	258 71	.....	.....	64 68	3 88
Marine Insurance Co., London, England.....	22,732 14	31,471 00	31,471 00	.....	340 98
Nationale Fire, Paris, France.....	.....	.....	.....	373 77	16 02
North British & Mercantile, London, England.....	.....	.....	.....	6,733 69	218 21
Northern Assurance, London, England.....	.....	.....	.....	4,424 55	222 80
Norwich Union Fire, Norwich, England.....	603 62	.....	.....	3,653 18	119 40
Palatine, London, England.....	.....	.....	.....	1,365 74	61 26
Phoenix Fire, Paris, France.....	.....	.....	.....	367 63	15 76
Phoenix Assurance, London, England.....	61 47	.....	.....	2,705 51	94 03
Prussian National, Stettin, Germany.....	.....	.....	.....	525 40	33 77
Royal Exchange Assurance, London, England.....	783 80	43 75	43 75	3,128 08	101 86
Royal, Liverpool, England.....	9,930 17	2,766 22	2,321 22	17,111 31	595 75
Scottish Union & National, Edinburgh, Scotland.....	.....	.....	.....	3,153 23	142 51
Sun Insurance Office, London, England.....	.....	.....	.....	910 22	33 74
Svea Fire & Life, Gothenburg, Sweden.....	.....	.....	.....	491 68	23 50
Union Assurance Society, London, England.....	.....	.....	.....	229 16	10 78
Union Fire, Paris, France.....	.....	.....	.....	647 65	27 76
Union Marine, Liverpool, England.....	484 29	7 00	7 00	121 00	7 26
Western Assurance, Toronto, Canada.....	.....	.....	.....	581 25	19 79
Total.....	44,862 48	37,138 77	36,554 77	76,192 96	3,504 22
RECAPITULATION					
District of Columbia companies Stock.....	.....	.....	.....	74,544 37	1,891 12
Domestic Stock.....	71,623 73	34,800 34	35,461 31	173,374 04	7,722 69
Lloyds.....	3,196 98	546 39	415 34	751 21	47 96
United States branches of foreign fire and marine insurance companies Stock..	44,862 48	37,138 77	36,554 77	76,192 96	3,504.22
Grand total.....	119,683.19	72,485.50	72,431.42	324,862 58	13,165 99





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